

# Welcome to Citizens

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Personal Deposit Account Fees and Features Guide



# Welcome

We are pleased to provide you with this account information. This Personal Deposit Account Fees and Features Guide is a companion brochure to the Personal Deposit Account Agreement.

This guide provides you with information on minimum opening balances, monthly maintenance fees, transaction limitations, combined statement, interest rate and annual percentage yield (APY) information, and other service fees. This guide lists fees and services that may apply to you, depending on which account you have, how you use your account and what services you use. It also explains how you can avoid or waive some account fees.

The companion Personal Deposit Account Agreement contains the terms and conditions of your account as well as your rights and responsibilities regarding your account. You will also find our funds availability and electronic transfer policies in the agreement.

Please note that we may change the fees or balance requirements, the accounts and services described in these documents at any time with proper notice to you. We may add, delete or amend existing terms and conditions. We may discontinue certain products, and we reserve the right not to offer certain products without notice at any time. Discontinued products may not be reflected in our most current disclosures.

Together, these two documents constitute your account agreement accompanied by any addenda with Citizens. Citizens is a brand name of Citizens Bank, N.A., Member FDIC. You may also wish to retain them for future reference. If you have any questions about the information in these two documents, please call us at 1-800-922-9999. Or, if you prefer, stop by your local branch. We maintain your deposit accounts at your local branch.

**Thank you for your important relationship with us.  
We look forward to serving you.**

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# Checking

One Deposit Checking from Citizens™	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$9.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	The Monthly Maintenance Fee will be waived if at least 1 deposit is posted to your account before the end of your statement period. To find your next statement period, refer to your most recent statement.
When Deposits are Posted to your Account	<p>When deposits are posted to your account depends on how the deposit is made. Deposits and transfers made on a business day at a branch, deposits by 10:00 PM local time at an ATM, deposits by 10:00 PM Eastern Time through Mobile Deposit, transfers by 7:30 PM Eastern Time at an ATM, or transfers by 11:30 PM Eastern Time in Online Banking or Telephone Banking, are posted to your account the same business day. Deposits and transfers made after these times, or on a weekend or holiday, are posted to your account the next business day. External transfers to your account, such as a direct deposit or wire transfer, are posted to your account the day the deposit is received. Deposits made by mail are posted on the day we process the transaction.</p> <p>How deposits are posted to your account is different than when they are available to you; for information on our Funds Availability Policy, please see your Personal Deposit Account Agreement.</p>
Debit/ATM card	Yes
Interest	Does not apply
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Checking

Citizens Quest® Checking	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$25</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<p>Waived when you meet either of the following:</p> <ul style="list-style-type: none"> <li>• \$5,000 total deposits posted to the primary checking account before the end of your statement period, <b>OR</b></li> <li>• \$25,000 monthly combined deposit and investment balance across your linked accounts.</li> </ul> <p>Select investment balances in your linked Citizens Investment Services® account(s) may not be viewable on your checking account statement. However, these balances will count toward your monthly combined deposit and investment balance requirement.</p>
Citizens Quest® Relationship	<p>Our Citizens Quest relationship starts with a Citizens Quest Checking account, your “primary” account. When you open this account, or anytime thereafter, you may open additional Citizens Quest Checking, Citizens Quest Savings and/or Citizens Quest Money Market accounts. These accounts are only available to customers with a primary Citizens Quest Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the Citizens Quest Checking monthly combined balances, and will be shown on the relationship summary section of your monthly statement.</p>
Relationship pricing and linked accounts	<p>The Citizens Quest Checking account allows you to link other account balances to waive the Monthly Maintenance Fee on your primary account. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account.</p> <p>Citizens Quest Savings and Citizens Quest Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement.</p> <p>Accounts linked to your primary account for purposes of waiving the Monthly Maintenance Fee on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable.</p> <p>If your primary Citizens Quest Checking account switches to a Citizens Private Client™ Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Private Client Checking account.</p> <ul style="list-style-type: none"> <li>• Linked Citizens Quest Checking accounts will convert to Citizens Private Client Checking accounts.</li> <li>• Linked Citizens Quest Savings accounts will convert to Citizens Private Client Savings accounts.</li> <li>• Linked Citizens Quest Money Market accounts will convert to Citizens Private Client Money Market accounts.</li> </ul>

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Checking

## Citizens Quest® Checking

<p>Relationship pricing and linked accounts (continued)</p>	<p>If your primary Citizens Quest Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below:</p> <ul style="list-style-type: none"> <li>• Linked Citizens Quest Checking accounts will convert to One Deposit Checking from Citizens™ accounts.</li> <li>• Linked Citizens Quest Savings accounts will convert to One Deposit Savings from Citizens™ accounts.</li> <li>• Linked Citizens Quest Money Market accounts will convert to Personal Money Market accounts.</li> <li>• These accounts will no longer be linked for relationship pricing or combined balance.</li> </ul> <p>These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account. There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will need to request an ATM card in order to continue to have card access to your Personal Money Market account or One Deposit Savings from Citizens™ account.</p> <p>Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Quest Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts.</p> <p>Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.</p>
<p>Monthly combined balance</p>	<p>Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.</p>
<p>Debit/ATM card</p>	<p>Yes</p>
<p>Interest</p>	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.</p>
<p>Statement delivery options</p>	<p>This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).</p> <p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
<p>Overdraft Choices®</p>	<p>You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.</p>

# Checking

Citizens Quest® Checking	
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Expedited Card Delivery Fee
	Unlimited linked Citizens Quest Checking, Citizens Quest Savings and Citizens Quest Money Market accounts with no monthly maintenance fee.
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style with standard delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
	Incoming Wire Transfer Fee
	Outgoing Wire Transfer Fee

# Checking

Citizens Private Client™ Checking	
Who is eligible	Requires a \$200,000 monthly combined deposit and investment balance across your linked accounts. Individual at least 17 years of age or 16 years of age with a parent or legal guardian.
Monthly maintenance fee	<b>N/A</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<ul style="list-style-type: none"> <li>• N/A</li> <li>• Your relationship will be periodically reviewed for the purpose of determining Citizens Private Client Checking eligibility. If you do not maintain the required monthly combined balances, any Citizens Private Client Banking accounts will be converted to Citizens Quest® accounts and will be subject to the terms and conditions then in effect for Citizens Quest.</li> </ul>
Citizens Private Client Checking relationship	Our Citizens Private Client Checking relationship starts with a Citizens Private Client Checking account, your “primary” account. When you open this account, or anytime thereafter, you may open additional Citizens Private Client Checking, Citizens Private Client Savings, and/or Citizens Private Client Money Market accounts. These accounts are only available to customers with a primary Citizens Private Client Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the monthly combined balances and will be shown on the relationship summary section of your monthly statement.
Relationship pricing and linked accounts	<p>The Citizens Private Client Checking account allows you to link other account balances to meet the monthly combined balance requirement. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account.</p> <p>Citizens Private Client Savings and Citizens Private Client Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement.</p> <p>Accounts linked to your primary account for purposes of meeting the monthly combined balance requirements on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable.</p> <p>If your primary Citizens Private Client Checking account switches to a Citizens Quest Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Quest Checking account.</p> <ul style="list-style-type: none"> <li>• Linked Citizens Private Client Checking accounts will convert to Citizens Quest Checking accounts.</li> <li>• Linked Citizens Private Client Savings accounts will convert to Citizens Quest Savings accounts.</li> <li>• Linked Citizens Private Client Money Market accounts will convert to Citizens Quest Money Market accounts.</li> </ul>

# Checking

## Citizens Private Client™ Checking

<p>Relationship pricing and linked accounts (continued)</p>	<p>If your primary Citizens Private Client Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below:</p> <ul style="list-style-type: none"> <li>• Linked Citizens Private Client Checking accounts will convert to One Deposit Checking from Citizens™ accounts.</li> <li>• Linked Citizens Private Client Savings accounts will convert to One Deposit Savings from Citizens™ accounts.</li> <li>• Linked Citizens Private Client Money Market accounts will convert to Personal Money Market accounts.</li> <li>• These accounts will no longer be linked for relationship pricing or combined balance.</li> </ul> <p>These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account.</p> <p>There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will not be able to access your Personal Money Market account or One Deposit Savings from Citizens account and must request a new ATM card.</p> <p>Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Private Client Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts.</p> <p>Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.</p>
<p>Monthly combined balance</p>	<p>Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.</p>
<p>Debit/ATM card</p>	<p>Yes</p>
<p>Interest</p>	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.</p>
<p>Statement delivery options</p>	<p>This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).</p> <p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
<p>Overdraft Choices®</p>	<p>You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.</p>

# Checking

## Citizens Private Client™ Checking

### Waived fees

Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.

Refund of other banks' ATM surcharge fees up to \$10 per statement period.

Expedited Card Delivery Fee

Unlimited linked Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market accounts with no monthly maintenance fee

Overdraft Line of Credit Transfer Fee

Overdraft Line of Credit Annual Fee

Money Order Fee

Stop Payment Fee

Checks — No fee for any personal style checks with standard delivery

Official Bank Check Fee

Foreign Currency Exchange Fee

Incoming Wire Transfer Fee

Outgoing Wire Transfer Fee

# Checking

	Student Checking
Who is eligible	Individual at least 17 years of age or 14 years of age with parent or legal guardian. At least one owner on the account must be under 25 years of age at account opening.
Monthly maintenance fee	<b>\$0</b> Once all account owners are age 25 or older, your Student Checking account will be converted to a One Deposit Checking from Citizens™ and will be subject to the terms and conditions in effect for One Deposit Checking at the time of conversion. Your account number will remain the same. There will be no change to your statement date, debit card or any transactions on your account.
Minimum opening deposit	<b>Any amount</b>
How to avoid the monthly maintenance fee	N/A
Debit/ATM card	Yes
Interest	Does not apply
Statement Delivery Options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).  If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.  • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Student Checking is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee.  You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.
Waived Fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.  Overdraft Line of Credit Transfer Fee  Overdraft Line of Credit Annual Fee  Checks - No fee for our Exclusive Design style with standard delivery

# Checking

Citizens EverValue Checking®	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$5</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid the monthly maintenance fee	This fee cannot be waived.
Debit/ATM card	Yes
Interest	Does not apply
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$2 Per month</b> Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Citizens EverValue Checking® is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.
Waived Fees	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee

1. The Monthly Maintenance Fee is applied to your checking account on the last day of the statement period. The number of days in the statement period will vary.

# Checking

Personal Checking with Interest	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$11.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Waived with \$2,500 average daily balance in your account
Average daily balance	Average daily balance is calculated by adding the daily balances in the account and dividing by the number of days in the statement period.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices <sup>®</sup>	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.

1. The Monthly Maintenance Fee on your checking account is applied on the last day of the statement period. The number of days in the statement period will vary.

# Debit

<b>Debit/ATM card fees</b>	Fee for using our Bank's ATM machine	<b>\$0</b> For each withdrawal, transfer, and balance inquiry when using our Bank's ATM
	Fee for using other banks' ATM machine	Non-Citizens ATMs- For each withdrawal <sup>1</sup> ..... \$3 For each transfer <sup>1</sup> ..... \$3 For each balance inquiry <sup>1</sup> ..... \$3 For each mini-statement (where available) <sup>1</sup> ..... \$3  Other ATM owners, domestic or foreign, may charge you additional fees for use of their machines. Additional foreign exchange fees may apply for ATM use outside of the US.
	Point of Sale (POS) Fees	<b>\$0</b> No charge to use your card for purchases. Other parties may charge an additional swipe fee as permitted under applicable laws.
	Foreign Transaction Fees <sup>2</sup>	<b>3%</b> of the value of transactions made outside the United States and U.S. Territories.
<b>Daily limit</b>	Daily limit for Customers = \$500 ATM withdrawals and \$5,000 Debit purchases, except for (i) Minors, Non-Resident Alien, and Canadian customers whose daily limit = \$500 ATM withdrawals and \$500 Debit purchases, and (ii) Citizens Quest® customers = \$1,000 ATM withdrawals and \$10,000 Debit purchases. (iii) Citizens Private Client™ customers = \$15,000 ATM withdrawals and Debit purchases.	
<b>Card ordering</b>	Account Opening	Card can be ordered at account opening.
	Card Replacement Request <sup>3</sup>	<b>\$0</b> Card Reissue or PIN Mailer (Standard) <b>\$12</b> Expedited Card Delivery Fee

1. Unlimited transactions per statement period at other banks' ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market and Student Checking accounts. ATM owner may charge you a fee. Citizens Private Client customers are refunded up to \$10 per statement period of other ATM owner surcharge fees. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is \$2.50 for Citizens EverValue Checking.

2. The foreign transaction fee amount consists of (1) 2% transaction fee of any Debit Card purchase amount, non-PIN purchase amount or withdrawal amount and (2) related network fees.

3. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.

# Overdraft Choices<sup>®</sup>

## Overdraft Coverage For All Accounts<sup>1</sup>

If your available balance is not enough to cover a withdrawal from your account:	<p><b>For Checks and Pre-authorized Payments</b> Checks and Pre-authorized Payments Overdraft Coverage is automatically applied for your checks and pre-authorized payments that overdraw your account. Overdrafts for these checks or pre-authorized payments may be paid at our discretion so your payments can be made even in a low or no balance situation. If paid, Overdraft Fees will apply.<sup>1</sup></p>
	<p><b>For ATM Withdrawals and Everyday Debit Card Transactions</b> If you choose to enroll in Debit Card Overdraft Coverage your ATM and debit card transactions may be authorized and paid at our discretion so you can get cash or make a debit card purchase even if there is not enough money available in your account. If paid, Overdraft Fees will apply.<sup>1</sup></p>
	<p>If you do not enroll in Debit Card Overdraft Coverage, ATM and debit card transactions will be declined when your account does not have available funds, at no cost to you.</p>
	<p><b>Overdraft Fee</b>      <b>\$35</b> Per item paid if your account is overdrawn</p>
<p><b>\$5 Overdraft Pass<sup>®</sup></b></p>	<p><b>\$0</b> No Overdraft Fee will be charged on any overdraft item of \$5 or less, including ATM and debit card overdrafts if you are enrolled in Debit Card Overdraft Coverage or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less.</p>
<p><b>Maximum number of Overdraft Fees per business day</b></p>	<p><b>5</b> We will limit to five the number of Overdraft Fees charged on any one business day, <b>up to a total of \$175.</b></p>
<p><b>Citizens Peace of Mind<sup>®</sup></b></p>	<p>Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to \$0) at the end of the following business day, any Overdraft Fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payment, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the following business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit <a href="http://citizensbank.com/overdraft101">citizensbank.com/overdraft101</a> or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on all personal checking accounts and does not apply to Overdraft Line of Credit Transfer Fees.</p>

# Overdraft Choices<sup>®</sup>

<b>Overdraft Plans</b>	Savings Overdraft Transfer Plan	<b>\$0</b> No Transfer Fee for Savings Overdraft Transfer
	Overdraft Line of Credit Credit approval required	<b>\$30</b> Annual Fee <sup>2</sup>
		<b>\$12</b> Transfer Fee per day for each day a transfer(s) occurs <sup>2</sup>
		<b>\$0</b> No Transfer Fee will be charged for any day on which all transfers are for overdraft items \$5 or less — \$5 Overdraft Pass <sup>®</sup> .
		<b>21%</b> Annual Percentage Rate (APR) on outstanding balances.

1. We may not pay an overdraft when your account is not in good standing, or you are not making regular deposits or you have had excessive overdrafts. The Citizens EverValue Checking and Student Checking accounts do not come with standard overdraft coverage. If you don't have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid.

While Student Checking and Citizens EverValue Checking are designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. Citizens Quest Checking, Citizens Quest Money Market, Citizens Private Client Checking and Citizens Private Client Money Market accounts come with Citizens Fee Relief, no Overdraft Fee is charged on a first overdraft occurrence each year.

2. Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking and Citizens Private Client Checking accounts.

# Savings

One Deposit Savings from Citizens™	
Who is eligible	Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$4.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<p>The monthly maintenance fee will be waived if at least 1 deposit is posted to your account before the end of your monthly maintenance fee period OR a \$200 minimum daily balance is maintained in your account. To find your next monthly maintenance fee period, refer to your most recent statement. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees.</p> <p>The bank will waive the monthly maintenance fee if you are under 25 or 65 or older and provide us with your date of birth.</p>
Debit/ATM card	This account can have a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit.</p> <p>See Funds Availability section of your Personal Deposit Account Agreement.</p>
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	<p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

# Savings

Variable Rate Savings IRA	
Who is eligible	Individual at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$4.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Waived with a \$200 minimum daily balance in your account. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees. The bank will waive the monthly maintenance fee if you are under 18 or 65 or older and provide us with your date of birth. Personal accounts only. Waiver does not apply to business accounts.
Debit/ATM card	Does not apply
Account transaction limit	No bank penalty for early withdrawal. (IRS penalty may apply)
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

# Savings

Citizens Quest® Savings	
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

# Savings

Citizens Private Client™ Savings	
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

# CD

	CD	Breakable CD	IRA CD
Who is eligible	Individual at least 17 years of age	Individual at least 17 years of age	Individual at least 17 years of age
Minimum opening deposit	<b>\$1,000</b>	<b>\$10,000</b>	<b>\$250</b>
Interest	This is a fixed rate account and you will be paid the disclosed interest rate and Annual Percentage Yield until the original maturity date of your account. Interest is calculated based on daily balance and is compounded and paid monthly.		
Account term options	From 1 to 120 Months	Minimum: 3 Months, to Maximum: 60 Months	From 1 to 120 Months
Maturity date	<p>The maturity date is the last day of your CD's term. Your CD account automatically renews at maturity. You may prevent renewal if you withdraw the funds in your CD account at maturity (or within the 10-calendar-day grace period discussed below, if any) or if we receive written notice from you within the 10-calendar-day grace period discussed below, if any. Written notice may be sent to:</p> <p><b>Citizens</b>            CD Renewal Department            One Citizens Drive Operations Center            Riverside, RI 02915-3000</p>		
Grace period	Following the maturity date, you will have a 10-calendar-day grace period in which you can withdraw funds from your account without penalty.		
Automatic renewal	<p>Each renewal term will be the same as the original term, beginning on the maturity date. We will set the interest rate on your renewing CD account at our discretion, and it may be different from the interest rate that we pay on other CD accounts of the same type, term and amount that are purchased on your maturity date.</p> <p>To determine your rate on renewal, please call the telephone number listed on your maturity notice on or after the maturity date.</p>		
Interest withdrawal	You can withdraw interest credited to your CD account before the maturity of the term of your CD without bank penalty.		

	CD	Breakable CD	IRA CD
Early Withdrawal Penalty	<p>You may make a withdrawal of principal from your CD account before maturity only if we agree at the time you request such a withdrawal. We may assess you an early withdrawal penalty if you withdraw any principal from your CD account prior to its scheduled maturity date.</p> <p>For any CD that earns an interest rate that may vary from time to time during its term, the interest rate that we will use to calculate the early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.</p>	<p>You may make a one-time full or partial withdrawal of principal without an early withdrawal penalty, but:</p> <ul style="list-style-type: none"> <li>• Minimum Balance must be maintained.</li> <li>• Subsequent withdrawals from principal will be subject to all applicable early withdrawal penalties.</li> </ul> <p>The one-time withdrawal feature applies to the renewal of a Breakable CD.</p> <p>Not available as IRAs.</p> <p>Withdrawals made prior to the 7<sup>th</sup> day of account opening of a Breakable CD will be charged a penalty.</p>	<p>All withdrawals are subject to IRS tax regulations and penalties. There may be a \$25 fee for IRA Outgoing Transfer.</p>
	<ul style="list-style-type: none"> <li>• Short-term CD (Less than one year) - 90 days interest on withdrawal amount, or half the remaining interest to be earned, whichever is greater.</li> <li>• Long-term CD (one year or longer) - 180 days interest on withdrawn amount, or half the remaining interest to be earned, whichever is greater.</li> <li>• Plus a Transaction Penalty - <b>\$50</b></li> </ul>		
	<p>We will, under certain circumstances (for example, upon the death of an account owner or when any account owner is determined to be legally incompetent by a court or other administrative body of competent jurisdiction), waive these early withdrawal penalties in our sole discretion or if otherwise required by law.</p>		
Additional information	<p>Minimum Opening Deposit to receive Monthly Interest Disbursement by Check or Transfer: <b>\$5,000</b></p>	<p>Minimum Balance Requirement to receive Monthly Interest Disbursement by Check or Transfer: <b>\$5,000</b></p>	<p>Additional deposits are allowed on Add-On IRA Accounts.</p> <p>SEP Accounts are also allowed additional deposits, up to a certain amount: The lesser of an IRS annual limit or 25% of employee's compensation (does not apply to rollovers or transfers).</p>
Combined statement	<p>If you elect to receive paper statements, you can combine multiple eligible accounts to receive a single combined statement every month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statement is not available for Paperless eStatement through Online Banking.</li> </ul>		

# Money Market

	Personal Money Market
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$10</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Waived with a \$2,500 minimum daily balance
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar order to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	Prices vary based on style and delivery options.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Money Market

Citizens Quest® Money Market	
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

# Money Market

Citizens Private Client™ Money Market	
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>

# Other Services and Fees

Checks and money orders	Checks	<b>Prices vary based on style and delivery options.</b>
	Money Order <sup>1</sup>	<b>\$5</b>
	Official Bank Check <sup>1</sup>	<b>\$10</b>
Wire transfers	Domestic incoming (mail) <sup>1</sup>	<b>\$18</b> Per transaction
	Domestic incoming (phone) <sup>1</sup>	<b>\$28</b> Per transaction
	Domestic incoming (fax) <sup>1</sup>	<b>\$26</b> Per transaction
	Domestic outgoing (non-repetitive) <sup>1</sup>	<b>\$30</b> Per transaction
	Domestic outgoing (repetitive) <sup>1</sup>	<b>\$18</b> Per transaction
	Domestic incoming repair (mail) <sup>1</sup>	<b>\$21</b> Per transaction
	Domestic incoming repair (phone) <sup>1</sup>	<b>\$31</b> Per transaction
	Domestic incoming repair (fax) <sup>1</sup>	<b>\$29</b> Per transaction
	Foreign incoming (U.S. dollars) <sup>1</sup>	<b>\$12</b> Per transaction
	Foreign incoming (foreign currency) <sup>1</sup>	<b>\$10</b> Per transaction
	Foreign outgoing (U.S. dollars) <sup>1</sup>	<b>\$40</b> Per transaction
	Foreign outgoing (foreign currency) <sup>1</sup>	<b>\$15</b> Per transaction
	Interbank (book transfer) <sup>1</sup>	<b>\$5</b> Per transaction
Other account services	Copy of item	<b>\$6</b> Any document other than statement <b>\$6</b> Statement <sup>2</sup>
	Coupon Collection (including Bearer Bonds)	<b>\$10</b> Per Redemption envelope
	Educational Savings Account (ESA)	<b>\$25</b> Per Outgoing Transfer
	Account Research	<b>\$30</b> Per hour
	Signature Guarantee (customer)	<b>\$0</b>
	Stop Payment <sup>1</sup>	<b>\$35</b> Per item
	Online Banking	<b>\$0</b> Online Banking/Bill Pay

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers. Fee for a Money Order is \$1.50 for Citizens EverValue Checking account customers.

2. Fee is waived for Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market account customers.

# Other Services and Fees

Foreign currency exchange	Customer <sup>1</sup>	<b>\$15</b>
	Foreign Drafts	<b>\$25</b>
	Foreign Draft Cancellations	<b>\$35</b>
International services	Courier Charge for Collection Items	<b>\$50</b>
	Foreign Check for Collection (in U.S. Dollars outside Canada)	<b>\$30</b>
	Foreign Check for Collection <sup>2</sup> (Minimum check amount \$1,000 U.S. dollars)	<b>\$50</b>
	Foreign Check Returned <sup>3</sup>	<b>\$25</b>
Retirement Services	IRA/SEP Outgoing Transfer	<b>\$25</b> per request
	IRA/SEP Annual Fee	No fee
	SEP Plan Outgoing Direct Rollover	No fee
Legal process fee	Attachment/Tax Levy/Garnishment/Bank Execution/Court Order	<b>\$125</b>
	Letters of Reference	<b>\$10</b>
	Notary Service Customer	<b>\$0</b>
Dormant account fees <sup>4</sup>	Checking account	<b>\$10</b> Initial fee after one year of inactivity; <b>\$5</b> per month thereafter
	Savings/Money Market account	<b>\$10</b> Initial fee after two years of inactivity; <b>\$5</b> per month thereafter
	Escheatment Servicing Fee <sup>5</sup>	<b>\$50</b> , or remaining account balance, whichever is less
	These fees do not apply if you maintain an active banking relationship on any other deposit account on which you are the primary signer.	
Deposit account product change	Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change.	

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.

2. Varies based on amount and country of origin. Delayed funds availability may apply.

3. Unique return policies apply. Foreign bank return item fees, which can vary, may also apply.

4. Checking Dormant Account Fee will be assessed on your checking account if there is no transaction activity by account owner(s) for one year or more; thereafter, each month with no transaction activity. Money Market and Savings Dormant Account Fee will be assessed if there is no transaction activity by account owner(s) for two years or more; thereafter, each month with no transaction activity. There is no Dormant Account Fee on the Citizens EverValue Checking or Student Checking accounts.

5. Escheatment Servicing Fee is assessed for the servicing of accounts that qualify for escheatment (delivery of funds to the state of the account's address on file). An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned. This fee is not imposed where prohibited by state law.

# Interest Rate Information

<p>When does your interest rate change?</p>	<p>Your interest rate and Annual Percentage Yield (APY) may change. At our discretion, we may change the interest rate on your account every day. For your CD account, you will be paid the disclosed interest rate and APY until the original maturity date of your account.</p>
<p>What happens if you close your account?</p>	<p>If you close an interest-bearing checking, savings, money market or CD account before interest is credited, you will receive the accrued interest.</p>
<p>When does interest begin to accrue on your deposits?</p>	<p><b>CASH:</b> Interest begins to accrue on cash deposits you make in person at our branches and on electronic direct deposits on the business day the deposit is made. Deposits made at our ATMs on any business days prior to 10:00 PM local time are treated the same way. Deposits made at our ATMs after 10:00 PM local time, or on any non business day at a branch or ATM, are considered made on the next business day we are open. Longer delays may apply for ATM deposits made at other ATMs.</p> <p><b>NON-CASH:</b> Interest begins to accrue on the business day you deposit checks drawn on any banking subsidiary of Citizens Financial Group, Inc., and no later than the business day we receive credit for all other non-cash deposits. For CD and Club Statement accounts, interest begins to accrue on the business day you deposit non-cash items.</p>
<p>How is interest calculated?</p>	<p>We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in any interest-bearing checking, savings or money market account each day. The interest rate and APY will vary depending on the collected daily balance in your account. For CD, IRA/SEP CD and Coverdell ESA accounts, we apply the daily periodic rate to the ledger balance to calculate interest on your account.</p>
<p>Minimum balance to earn interest</p>	<p>You will earn the interest rate and APY disclosed for your Citizens Quest® Checking, Citizens Quest® Savings, Citizens Quest® Money Market, Citizens Private Client™ Checking, Citizens Private Client™ Savings, Citizens Private Client™ Money Market, Personal Checking with Interest, One Deposit Savings from Citizens™, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least \$.01. You will earn the interest rate and APY disclosed for your CD, IRA/SEP CD and Coverdell ESA (CD) account if you have a daily ledger balance of at least \$.01. All other interest-bearing accounts earn the interest rate and APY disclosed based on the collected daily balance as described in the Interest Rate Information section of this guide.</p>

# Thank you for banking with us.

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1-800-922-9999  
citizensbank.com



# Addendum to Personal Deposit Disclosures

This addendum amends the Personal Deposit Account Agreement and the Personal Deposit Account Fees and Features Guide for Citizens (a brand name of Citizens Bank, N.A.) which may be referred to herein as Citizens. As used in this Addendum, the words “you” and “your” individually and collectively mean any and all account holder(s) maintaining an account with Citizens and anyone else with the authority to deposit, withdraw, or exercise control over funds in the account; as well as any person, partnership, corporation, association, limited liability company or other business entity maintaining an account with Citizens. The Deposit Disclosures provided to you at account opening are amended to include and incorporate by reference each section that is mentioned below.

## Changes Applicable to the Personal Deposit Account Agreement

**Effective January 1, 2024, all references to “Research Fees” and “Fees for account research” are removed as there is no longer a fee for account research.**

**Effective September 27, 2022, all references to “Returned Item Fee” are removed as there is no longer a fee for Returned Items.**

**Effective March 28, 2023, all references to “Sustained Overdraft Fee” are removed as there is no longer a fee for Sustained Overdrafts.**

### **III. Opening a Personal Deposit Account, page 6.**

The following paragraph is added to the end of this section: “Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change.”

### **V. Funds Availability Disclosure, page 7, Section A. When You Can Withdraw Funds You Have Deposited.**

All references to “10:00 PM local time” are replaced with “10:00 PM Eastern time”.

### **Funds Availability Disclosure, page 8, Section C. Longer Delays May Apply.**

All references to \$225 are replaced with \$275.

All references to \$5,525 are replaced with \$6,725.

The last sentence in this section is amended to “However, the first \$275 of these deposits will normally be available on the first Business Day after the day of your deposit.”

### **Funds Availability Disclosure, page 8, Section D. Special Rules for New Accounts**

All references to \$225 are replaced with \$275.

All references to \$5,525 are replaced with \$6,725.

### **VII. Posting Order-How Transactions Are Applied to Your Account, pages 9 - 10.**

All references to “10:00 pm local time” are replaced with “10:00 PM Eastern time”.

The 2nd line of the Posting Order chart is amended to “2nd, Overdrafts Fees (per item charge if account is overdrawn), Overdraft Fees are from the prior business day. These withdrawals are processed in the order of highest-to-lowest dollar amount.”

### **X. Insufficient Funds, Overdrafts and Returned Items, section “Actions We are Authorized to Take”, page 13.**

#### **The second paragraph is deleted in entirety and replaced with:**

Unless you provide us with your prior affirmative consent we will not authorize and pay overdrafts for the following types of items: ATM items and non-repeating everyday debit card items (transactions where you use your debit card at a point of sale, for example, at a merchant or a store or in an on-line transaction). If you provide your consent, then we reserve the right on a case-by-case basis to authorize and pay, at our discretion, such an ATM item or a non-repeating everyday debit card item, and charge you an Overdraft Fee. Our decision to authorize or decline a debit or ATM transaction will include using a dynamic limit, based on algorithms, or a set of rules, that weigh numerous variables

and customer behaviors. This limit may change daily and may be suspended or reduced to zero, at our discretion, when eligibility criteria are no longer met. However, if you have not permitted us to pay these types of items, then we will decline the transaction and will not charge you an Overdraft Fee.

**Section “Overdraft Fee, Returned Item Fee and Sustained Overdraft Fee”, page 13.**

The first sentence is amended to “When any item is presented to the bank for settlement where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.”

**XVI. Account Statements and Correspondence, section “Your Responsibility to Review”, page 16.**

Added a fifth sentence: “In addition, if the same wrongdoer(s) is responsible for more than one unauthorized transaction; we are not liable to you for the additional transactions if you fail to notify us within this 30 calendar day period for the statement containing information about the first unauthorized transaction.”

**XX. Account Restrictions; Closing Your Account, section “We May Close Your Account”, page 19.**

The third sentence is deleted in entirety and replaced with:

Also, if your account maintains a zero end of day balance for the first consecutive 95 calendar days following the account opening date, the account may be subject to closure at the bank’s discretion. After the initial 95-day period, accounts that maintain a zero end of day balance for 35 consecutive calendar days may also be subject to closure.

**XXI. Rules when using your Debit Card/ATM Card and Other Electronic Funds Transfer (EFT) Services, page 20.**

The first paragraph is deleted in entirety and replaced with:

We may provide you with EFT services, including preauthorized credit (direct deposit) into your account, preauthorized transfers from your account, telephone transfers using the Contact Center (our automated telephone banking service), transfers using your Citizens Mastercard® Debit Card (Debit card) or Citizens ATM card (ATM card) and other EFT services described in this agreement. When we use the word Card, we mean either your Debit card or ATM card.

**Debit Cards and ATM Cards**

**ATM Safety section**

This section is deleted in entirety and replaced with:

For your safety when using an ATM, please remember the following tips:

- Be aware of your surroundings, particularly at night, and go to another ATM or return later if you notice anything suspicious at the ATM.
- Consider having someone accompany you when using an ATM at night.
- Close the entry door completely upon entering and exiting any ATM facility.
- Do not permit any unknown persons to enter any ATM facility after regular banking hours.
- The activity of the ATM facility may be recorded by a surveillance camera or cameras.
- Refrain from displaying cash and put it away securely on your person as soon as your transaction is completed and before exiting any ATM facility. Wait to count it at a secure location like a car or at home.
- Report all crimes concerning ATMs to local law enforcement officials and/or the operator of the ATM facility.

Direct complaints concerning ATM security to the operator of the ATM facility. If the ATM facility is located in New Jersey, you may call the Department of Banking at (609) 292-7272. If the ATM facility is located in New York, you may call the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

**Networks You May Use section**

This section is deleted in entirety and replaced with: “You may use your Citizens Mastercard® Debit Card and your PIN at any ATM displaying our name or at any ATM displaying the STAR®, Cirrus®, AFFN, NYCE® and Mastercard® symbols and other electronic banking machines or devices that may be approved by us from time to time. You may also use your Debit Card wherever Mastercard is accepted.”

**Section “Transfers”, page 21.**

Added a third sentence: Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades.

## **Types of Debit Card/ATM Card and EFT Transactions, page 21.**

### **POS (Point of Sale) Purchases**

#### **Debit Card or ATM Card POS Purchases and Cash Back (ATM Card on a Checking Account)**

This section is deleted in entirety and replaced with: “You may purchase goods and services and obtain cash back at participating merchants using your Citizens Mastercard® Debit Card or ATM card and PIN at merchants displaying either the Cirrus®, STAR®, or Mastercard® symbols, and other electronic banking machines or devices that may be approved by us from time to time.”

#### **Debit Card POS Purchases**

The first paragraph is deleted in entirety and replaced with: “You may purchase goods and services with your Citizens Mastercard® Debit Card at POS terminals at merchants and other businesses that display the Mastercard® logo and have agreed to accept your debit card. For purchases processed by Mastercard, there is no cash back feature.”

### **Effective February 3, 2025, all references to Pulse® are removed, page 20 and 21.**

#### **Foreign Transactions on your Debit Card or ATM Card, Page 23.**

Replaces foreign transaction fee with foreign currency fee and the 2% transaction fee with 1.9% transaction fee.

#### **Your Liability if a Debit Card or ATM Card is Lost or Stolen, Page 24.**

##### **General**

The following sentence is deleted in entirety: Telephoning is the best and fastest way of keeping your possible losses to a minimum.

##### **Customers other than Massachusetts**

The following sentence is deleted in entirety: If a good reason (such as extended travel or illness) kept you from telling us, we will extend these time periods for a reasonable amount of time.

#### **Additional Limits on Liability for Debit Card POS Transactions, Page 25.**

The second and third bullet are replaced with:

- You tell us promptly if you believe (1) your Card or PIN, or both, has been lost, stolen or used (or may be used) or (2) that an EFT has been made with your Card or PIN without your permission.
- You have contacted us to file a claim and we have confirmed the transactions as unauthorized.

The last sentence in this section is deleted in entirety “This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA®.”

#### **Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 25**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

#### **In Case of Errors or Questions about Your Debit Card/ATM Card or EFT, page 25**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

#### **Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 26**

In the fourth paragraph the last two sentences are updated to:

If we decide to do this, we will provisionally credit your designated account within 10 Business Days following the date you notified us for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not provisionally credit your designated account.

The last sentence in this section deletes the following: “, for a reasonable fee to cover our related photocopying costs,”

## **Termination of Your Use of Debit Card/ATM Card or other EFT Services, page 26**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

## **XXII. Arbitration, page 26 - 28.**

### **Binding Arbitration, page 26**

The first sentence is deleted in entirety and replaced with “If you have a dispute with us, and we are not able to resolve the dispute informally, you and we agree that upon demand by either you or us, the dispute will be resolved through the arbitration process as set forth in this part except if the claim or dispute between you and us relates to a residential mortgage loan or an open end consumer credit plan secured by the principal dwelling.”

### **Arbitration Costs, page 28**

The following sentence is deleted in entirety: “If there is a hearing, we will pay the fees and costs for the first day of that hearing.”

### **Arbitration Award and Appeal, page 28**

The following sentence is updated: “The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote, based on the documents and arbitration record without a hearing.”

## **XXIII. Other Legal Matters, pages 29 - 31.**

**Resolving Disputes, page 29.** This section is deleted in entirety and replaced with:

### **Resolving Disputes**

Your account may become involved in an actual or potential claim, legal dispute, or legal process (for example, trustee process, attachment, levy or garnishment). For the purpose of this section we refer to such controversies or claims as disputes. In such instances, we may refuse to allow any transactions on your account until the claim is released or we are notified by the proper persons or authorities that the dispute has been resolved. In processing a dispute we may restrict access to all or a portion of funds in your account by holding or setting aside funds subject to the dispute. For disputes where funds are removed from your account and set aside, you agree that we are not required to pay interest and you shall not be entitled to receive interest on funds set aside. These funds will not be considered as part of your combined balances when we determine account fees and rates.

You agree that we will not be liable to you for making a legally required payment to any third party involved in a dispute even if such payment leaves insufficient available funds in your account to cover any outstanding checks drawn on your account. We will not contest a dispute on your behalf, you agree that unless specifically required to by law, we will have no obligation to assert a claim or raise a legal defense processing the dispute against the appropriate party and that if you believe all or a portion of your funds are exempt from, or should not be subject to a dispute, that it is your responsibility to do so.

We may take action in connection with a dispute as we may determine to be appropriate and required by applicable law, even if the dispute purports to affect the interests of less than all of the owners of a joint account. We will, to the extent required by applicable law, notify you in writing whenever we are notified of a dispute and place such restrictions on your account.

We may charge against or deduct from your account without prior notice to you, or otherwise bill you directly, an amount representing our expenses incurred in responding to or processing a dispute, including, without limitation, attorneys’ fees and litigation costs, as permitted by applicable law. In addition, you agree that we may assess and debit from your account any applicable fees set forth in the Personal Deposit Account Fees and Features Guide that may be assessed as a result of the dispute in accordance with applicable law regardless of whether the dispute is subsequently revoked, vacated, or released.

### **Special Provisions for Pass-Through Accounts, page 31.**

The last sentence of paragraph 1 is replaced with “That information can be accessed on the FDIC’s website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).”

# Changes Applicable to the Personal Deposit Account Fees and Features Guide

## Checking Accounts

Citizens Private Bank® Checking available for sale.

	Citizens Private Bank® Checking
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	<b>N/A</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<b>N/A</b>
Relationship Summary on Statement	You can link other Citizens accounts to your Citizens Private Bank Checking to see a relationship summary on your monthly statement. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts, you understand that your information, and that of other account holders, will be included on your statement.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Unlimited refunds of other banks' ATM surcharge fees.
	Expedited Card Delivery Fee
	Unlimited Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts with no monthly maintenance fee
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style checks, including delivery
	Official Bank Check Fee
Foreign Currency Exchange Fee	
Incoming Wire Transfer Fee	
Outgoing Wire Transfer Fee	

## Savings Accounts

### Citizens Private Bank® Savings available for sale.

Citizens Private Bank® Savings	
Who is eligible	Available to clients of Citizens Private Bank Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"><li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li></ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

## Money Market Accounts

Citizens Private Bank® Money Market available for sale.

Citizens Private Bank® Money Market	
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"><li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li></ul>

### One Deposit Checking from Citizens™, When Deposits are Posted to your Account, page 3.

All references to “10:00 PM local time” are replaced with “10:00 PM Eastern time”.

### Citizens Quest® Checking, How to avoid monthly maintenance fee, page 4.

“Citizens Investment Services®” is deleted and replaced with “Citizens Wealth Management®.”

The following disclosure is added to ‘investment’ in the second bullet: \*Investments are offered through Citizens Wealth Management.

### Citizens Private Client™ Checking, Who is eligible, page 7.

The following disclosure is added to ‘investment’: \*Investments are offered through Citizens Wealth Management.

### Citizens Private Client™ Checking, Waived fees, page 9.

“Refund of other banks’ ATM surcharge fees up to \$10 per statement period.” is deleted and replaced with “We will refund all other banks’ ATM surcharge fees.”

### Debit, Daily limit, page 13.

“(iv) Citizens Private Bank™ customers = \$15,000 ATM withdrawals and Debit purchases.” is added.

### Debit, Footnote 1, page 13.

The footnote is deleted in entirety and replaced with “Unlimited transactions per statement period at other banks’ ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings, Citizens Private Bank Money Market and Student Checking accounts. ATM owner

may charge you a fee. All ATM surcharge fees from other banks' are refunded for Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is \$2.50 for Citizens EverValue Checking.

**Debit, Footnote 3, page 13.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

**Debit/ATM card fees, Footnote 2, page 13.**

Replaces Foreign Transaction Fees with Foreign Currency Fees and the footnote 2 replaces the 2% transaction fee with 1.9% transaction fee.

**Overdraft Coverage For All Accounts, Citizens Peace of Mind®, page 14.**

The section is deleted in entirety and replaced with "Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM ET Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to \$0) at the end of the following business day, any overdraft fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payments, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the next business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit [citizensbank.com/overdraft](http://citizensbank.com/overdraft) or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on personal checking accounts. If your account has a linked overdraft transfer plan, these plan transfers will apply before Peace of Mind. Any applicable plan transfer fees are not eligible for Peace of Mind rebates."

**Overdraft Plans, Overdraft Line of Credit, page 15.**

The Transfer Fee sentences are deleted in entirety and replaced with:

**\$12** Transfer Fee per day for each day a transfer occurs<sup>2</sup>.

**\$0** No Transfer Fee will be charged on any day in which all overdraft transactions are \$5 or less or the overdraft plan transfer is for \$5 or less — \$5 Overdraft Pass<sup>®</sup>.

**Overdraft Plans, Footnote 2, page 15.**

The footnote is deleted in entirety and replaced with "Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking, Citizens Private Client Checking and Citizens Private Bank Checking accounts."

**Monthly maintenance fee, Footnote 1, pages 16 and 17.**

The last sentence is deleted and replaced with "Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking or Citizens Private Bank Checking account."

**CD Grace Period, page 20.**

Add the copy 'add to or': Following the maturity date, you will have a 10-calendar-day grace period in which you can add to or withdraw funds from your account without penalty.

**Additional Information IRA CD, page 21.**

The IRA CD box is deleted in entirety and replaced with "For IRA CDs held by customers who are 59½ years or older, the interest rate may be adjusted once in a 12-month period. Please note, the term/maturity date will also change based on the new rate offering selected."

**Other Services and Fees, page 25.**

Wire transfers: Effective Sep. 30, 2024, the following revisions are made:

The line item description "Foreign outgoing (U.S. dollars)<sup>1</sup>" is replaced with "Foreign outgoing (non-repetitive U.S. dollars)<sup>1</sup>". The fee amount is unchanged.

The line item description "Foreign outgoing (foreign currency)" is replaced with "Foreign outgoing (non-repetitive foreign currency)". The fee amount is unchanged.

The following wire fees line items are being added:

Foreign outgoing (repetitive U.S. dollars)<sup>1</sup> \$22.50 per transaction.

Foreign outgoing (repetitive foreign currency)<sup>1</sup> \$7.50 per transaction.

**Other account services, Copy of item:** Effective Jan 1, 2024, the \$6 fees are deleted in entirety.

**Other account services, Account Research:** Effective Jan 1, 2024, the \$30 per hour fee is deleted in entirety.

**Other Services and Fees, Footnote 1, page 25.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. Fee for a Money Order is \$1.50 for Citizens EverValue Checking account customers."

**Other Services and Fees, Footnote 2, page 25**

Footnote 2 is deleted in entirety.

**Other Services and Fees, Footnote 1, Page 26.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

**Other Services and Fees, Footnote 4, Page 26.**

The last sentence of the footnote is deleted and replaced with "There is no Dormant Account Fee on the Citizens EverValue Checking, Student Checking, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts."

**Other Services and Fees, Foreign currency exchange, page 26.**

The Foreign Drafts \$25 and Foreign Draft Cancellation \$35 are deleted in entirety as the service is no longer available.

**Other Services and Fees, International services, page 26.**

Foreign Check for Collection section replaces '(in U.S. Dollars outside Canada)' with '(USD/Canadian Dollar fund < \$100,000 face value drawn on Canada)<sup>2</sup>'.

Foreign Check for Collection<sup>2</sup> section replaces '(Minimum check amount \$1,000 U.S. dollars)' with '(USD equivalent of \$100,000 or more)'.

**Interest Rate Information, When does interest begin to accrue on your deposits? page 27.**

All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time".

**Interest Rate Information, Minimum balance to earn interest, page 27.**

The first sentence of this section is deleted and replaced with "You will earn the interest rate and APY disclosed for your Citizens Quest<sup>®</sup> Checking, Citizens Quest<sup>®</sup> Savings, Citizens Quest<sup>®</sup> Money Market, Citizens Private Client<sup>®</sup> Checking, Citizens Private Client<sup>®</sup> Savings, Citizens Private Client<sup>®</sup> Money Market, Citizens Private Bank<sup>®</sup> Checking, Citizens Private Bank<sup>®</sup> Savings, Citizens Private Bank<sup>®</sup> Money Market, Personal Checking with Interest, One Deposit Savings from Citizens<sup>™</sup>, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least \$.01."