Citizens®



EXCLUSIVE MORTGAGE RELATIONSHIP PRICING FOR OUR PRIVATE AND WEALTH MANAGEMENT CLIENTS

Citizens is pleased to offer existing or new customers of Citizens Private Client™ and/or Citizens Wealth Management* a mortgage interest rate discount known as Citizens Mortgage Relationship Pricing (MRP)[1]. MRP can be used for Citizens Portfolio loans (typically, but not limited to Jumbo loans) t o refinance your existing mortgage or purchase a new primary residence, second home or investment property.

The amount of interest rate discount will depend on the amount of MRP eligible deposit and/or managed investment assets[2] with Citizens at the time of the mortgage loan closing.

Additional interest rate discounts may apply if you have $5 Million or more in eligible assets and have a strong balance between your loan amount(s) and deposit relationship with Citizens.

Plus, you could get a further discount on your rate — and simplify your life — if you set up automatic payments from your Citizens checking account and enroll in electronic billing statements.[3]

TOTAL MRP ELIGIBLE ASSETS WITH CITIZENS[2]	MORTGAGE RELATIONSHIP PRICING (MRP) RATE DISCOUNT[1]	TOTAL RATE DISCOUNT WITH AUTOMATIC PAYMENTS[3]
≥$200,000 - $499,999	0.250%	0.375%
≥$500,000 - $999,999	0.375%	0.500%
≥$1 Million - $1,999,999	0.625%	0.750%
≥$2 Million - $4,999,999	0.750%	0.875%
Wealth Extended Family[4] ≥$5 Million +	1.00%	1.125%
≥$5 Million - $9,999,999	1.00% to 1.50%[6]	1.125% to 1.625%
$10 Million - $19,999,999	1.125% - 1.625%[6]	1.25% to 1.75%
$20 Million+	1.125%+[6]	1.25%+

You may be eligible for an escrow waiver cost discount and Loan Level Pricing Adjustment (LLPA) discounts.

Even if these assets are not in place before closing, you have up to 12 months after your closing date to unlock your Mortgage Relationship Pricing discount through a one-time post-closing rate modification.[5]

As a Citizens Private Client™, you also get access to a team of knowledgeable professionals that may include a Private Client Relationship Manager and a Wealth Advisor* for tailored investment** advice and guidance aligned with your financial objectives. To learn more, speak with a Citizens mortgage loan officer today.

To learn more, find a local mortgage loan officer.

Citizens®

[1]The Mortgage Relationship Pricing (MRP) is available for purchase, delayed financing, or refinance of a first lien mortgage on a primary residence, second/ vacation home, or investment property. The offer is limited to Citizens Portfolio mortgage programs such as jumbo, construction- to-permanent, medical professional mortgages, interest-only ARM loans and non-warrantable condominiums /cooperatives (does not include Destination Home Mortgage). All loans must meet credit underwriting and loan guidelines. Citizens Home Mortgage may change program & product inclusion without notice. For more information on discount qualification requirements, discuss with your Mortgage Loan Officer.

The interest rate discount may consist of interest rate reductions or lender points credits. For Fixed Rate Mortgages, the rate discount is applicable to the entirety of the loan term. For Adjustable-Rate Mortgages (ARMs), the rate discount only applies to the initial Fixed Rate period; following the Initial Rate Adjustment the note rate will adjust according to the defined terms of the applicant's loan. While rate change caps will factor in the discounted initial rate, the discount will not lower the ARM margin.

New Citizens Private Clients that reside in the following states: CT, DC, DE, FL, MA, MD, MI, NH, NJ, NY, OH, PA, RI, VA, VT must have a Citizens consumer Private Client Checking account.

[2]Not all deposit or investment assets may qualify for the Mortgage Relationship Pricing (MRP) offer. Assets used to qualify for the MRP discount may not be used for the mortgage down payment or cash to close funds. MRP eligible assets include Managed money Investment accounts with Citizens Wealth Management*, checking/savings or other Deposit accounts, or the combination of these accounts. Managed money is a means of investment (not a type of Investment account), whereby investors rely on the investment decisions of professional investment managers rather than their own. These investments will incur fees that can vary by the type of professional money management utilized. For more information on qualifying assets for this MRP, discuss with your Citizens Private Client Relationship Manager or Wealth Management Advisor.

[3]To be eligible for the total rate discount with automatic payments, clients that reside in the following states: CT, DE, MA, MI, NH, NJ, NY, OH, PA, RI, VT must have a Citizens consumer Checking account set up with automatic monthly mortgage payment deduction and e-Statement at time of loan origination. In states where a Citizens consumer checking account is not available, automatic payments with discount can still be set up, using any institutions' checking account. One offer per property. Not applicable to Bond loan programs. Other exclusions and restrictions may apply. Checking account must have sufficient funds to cover the mortgage payment amount at time of automatic payment deduction to avoid potential overdraft fees and late mortgage payment charges. Please refer to your account agreement(s) for more information.

[4]Wealth Extended Family Eligibility: Citizens Private Client's nucleus family (siblings, one generation up and one generation down), may be eligible for the Mortgage Relationship Pricing offer based on the Private Client's household assets. These extended family members may be eligible in the following states: CT, DC ,DE, FL, MA, MD, MI, NH, NJ, NY, OH, PA, RI, VA, VT. However, the Private Client must have eligible household assets of $5 million or more with Citizens. Family members are not required to enroll as a separate Citizens Private Client and are not required to reside at same address as Private Client.

[5]The Mortgage Relationship Pricing (MRP) Post-closing rate modification feature is only available for 12-months from your loan closing date. Relationship pricing discounts are based on qualifying deposit and/or investment balances maintained with Citizens at the time of loan closing. If you do not maintain those balances, Citizens reserves the right to deny any post-closing relationship pricing rate modification request. The same mortgage products, MRP eligible assets, and interest rate discount levels apply. However, Loan Level Pricing Adjustments (LLPAs) and escrow waiver cost discounts are not available with this post-closing rate modification feature. The customer must request the rate modification; it will not be applied automatically once additional funds are transferred. Only one post-closing rate discount will be allowed during the 12-month window. The first month's mortgage payment will be at the closed rate, even if the request is made immediately after mortgage closing. If the customer already received a MRP at closing, any additional post-closing modification discount will be based only on the post-closing net additional eligible assets. For example: Loan closed with MRP with rate discount of 0.375%; then post-closing rate modification request made within the allowed timeline, customer brings in additional MRP eligible assets-without withdrawing funds in between. Customer may now be eligible for the higher MRP Tier discount of 0.75%. This would only result in an additional net rate discount of 0.375%. To qualify, customers must have remained current on their payments throughout the 12-month post-closing period. If a customer became 30+ days delinquent at any point during the 12-month post-closing window, even if not delinquent at the time of this request, they are ineligible for a rate modification. Post-closing modification requests will generally take 1-2 billing cycles to process, AFTER the request and all requirements have been made. (Can take 2-3 billing cycles for Construction to Permanent loans). Customers must continue to make their mortgage monthly payments at the original rate until modification documents have been returned to us and the new rate is effective.

[6]For more information on the MRP rate discount, please speak with a Citizens Mortgage Loan Officer.

Banking products are offered through Citizens Bank, N.A. ("CBNA").

*Citizens Wealth Management (in certain instances d/b/a Citizens Private Wealth) is a division of Citizens Bank, N.A. ("Citizens"). Securities, insurance, brokerage services, and investment advisory services are offered by Citizens Securities, Inc. ("CSI"), a registered broker-dealer (Branch address: One Citizens Bank Way, Johnston RI 02919) and SEC registered investment adviser - Member FINRA/SIPC. Investment advisory services are also offered by Citizens Private Wealth, LLC ("CPW"), an SEC-registered investment adviser (see Form ADV Part 2A for details). CSI and CPW are affiliates of Citizens. Banking products and trust services are offered by Citizens. For deposit products, Member FDIC.

**All investing involves risk, including the risk of loss of principal. Investment risk exists with equity, fixed income, and other marketable securities, which are different from products offered by Citizens.

Securities, Insurance Products and Investment Advisory Services are subject to risk including principal amount invested, and are: **NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

Citizens Bank, N.A, is Member FDIC. Mortgages are offered and originated by Citizens Bank, N.A. Citizens is a brand name of Citizens Bank, N.A. (NMLS ID# 433960). All loans are subject to approval. Offers may be altered, changed, or withdrawn without notice. Equal Housing Lender. © 2026 Citizens Financial Group, Inc. All rights reserved. HL2096_3037367 (09/ 23)