

ELECTRONIC NOTICE DISCLOSURE AND CONSENT

Please read this Electronic Notice Disclosure and Consent (the "Consent") carefully and retain a copy for your reference. Citizens Bank ("Citizens Bank") is a brand name of Citizens Bank, N.A. and Citizens Bank of Pennsylvania, which are separate legal entities. In this agreement, "we", "us" and "our" mean Citizens Bank and "you" and "your" means each account holder, product owner and/or service user identified on an account, product or service.

This Consent contains important information about how we will deliver all disclosures, notices, terms and conditions, communications or other documents (collectively, "Notices") related to the provision of online banking services (the "Service"). This Consent covers each and every account, product, or service we offer that you apply for, own, use, administer or access using the Service (whether by the Internet, a website, e-mail, messaging services and/or software applications through a computer or mobile device) either now or in the future. When you use a product or service to which this Consent applies, you agree that we may provide you with any Notice in electronic format, and that we may discontinue sending paper Notices to you, unless and until you withdraw your consent as described below. We may also use electronic signatures and obtain them from you as part of our transaction with you.

Receiving Notices Electronically. Notices may be delivered to you electronically in a variety of ways. These various delivery methods are described in our Citizens Bank Online® Terms and Conditions and in other agreements we may enter into with you from time to time. We will provide Notices as part of your account opening process or your enrollment process for the Service. We will also post Notices on the Citizens Bank website or online application with appropriate notification to you as permitted by applicable law. We will consider your acceptance of this Consent as your confirmation of receipt of this Consent. You understand and agree that your mailing address, e-mail address and other account information may not change during the account opening process. We may always, in our sole discretion, provide you with any Notice in paper form, even if you have chosen to receive it electronically.

Updating Your Contact Information. You must have an active e-mail address in order to use the Service. You must promptly notify us of any change in your e-mail address or other contact information. You may change your e-mail address on record by going to the Service Center tab within the Service and updating your contact information. You may also notify us by calling us at 1-800-656-6561 (business customers can call 1-877-229-6428) or by writing to us at Citizens Bank, Online Banking Servicing RDC590, One Citizens Drive, Riverside, RI 02915. If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that all Notices shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our websites, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

Your Option to Receive Paper Copies. You may request paper copies of Notices by calling us at 1- 800-656-6561 (business customers can call 1-877-229-6428). You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law.

Withdrawal of Consent to Electronic Notices. You may withdraw your consent to receive Notices electronically at any time by calling us at 1-800-656-6561 (business customers can call 1-877-229-6428) or by writing to us at Citizens Bank, Online Banking Servicing RDC590, One Citizens Drive, Riverside, RI 02915. You will not be charged a separate fee if you choose to withdraw your consent; however, your access to, and use of, the Service will automatically be terminated. Any withdrawal of your consent will be effective only after we have had a reasonable period of time to act upon your withdrawal. Any withdrawal of your consent to receive electronic communications will not affect the legal validity, enforceability and binding effect of any Notice you received, electronic or otherwise, before the effective date of the withdrawal of your consent.

Hardware and Software Requirements. To receive Notices in electronic form, you must have access to:

- an Internet web browser which is capable of supporting HTML and 128-bit SSL encryption;
- connection to the Internet;
- a current version of a program that accurately reads and displays Portable Document Format or "PDF" files, such as Adobe® Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>); and
- a computer or other device which is capable of supporting all of the above. You will also need a printer if you wish to print out and retain Notices on paper and electronic storage if you wish to retain Notices in electronic form.

By clicking on the "I Consent" button, you consent to receive Notices in electronic form, acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active e-mail account from which you are able print or save Notices. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law.

