

Money questions?

Ask a Citizen right where you work—
here at

YourPlace Banking®. The personalized guidance you need,
when and where you need it.

YourPlace Banking® is a convenient employee benefit that gives you access to everything Citizens Bank has to offer—starting with a direct line to your own personal banker, free workshops on everything from paying for college to retirement planning, home buying and getting out of debt, and a complimentary financial review right where you work.

A wide range of options to meet your every financial need.

Checking

Whether you want to avoid fees, earn interest or keep a low balance, we have a checking account to meet your needs.

Savings

Saving doesn't have to be complicated. We have simple solutions to help you start saving, stay on track and meet your goals.

Saving for short-term needs

Set money aside for short-term needs like major medical expenses or home repairs. A savings or money market account can keep your money accessible while building your savings faster.

Growth and stability

For all of your savings needs – whether short-, mid- or long-term – consider our great Certificate of Deposit (CD) options. Ask about our promotional rates when you open your CD account with a minimum of \$1,000 (must have a Citizens Bank Circle Gold Banking account to qualify). With a guaranteed fixed rate, you'll know exactly what you can expect to earn for the timeframes you choose.

Reaching an important goal

If you're saving for something special like a vacation, wedding, home improvement or car, you can stay motivated along the way by earning rewards.

- Add **GoalTrack®** to any savings account, create a plan, check your progress online and be rewarded when you reach your goal!
- Save for a down payment on a home with **HomeBuyer Savings®**, and you can earn a \$1,000 credit towards closing costs when you finance your home with us¹.
- Open a **CollegeSaver®** account before your child's 12th birthday and receive a \$1,000 bonus plus interest when your child turns 18 if you save the minimum monthly amount every year (One skipped deposit allowed per year).

Home Equity & Mortgage

Buying a new house? Or looking to improve the one you have? At Citizens Bank, we give you clear terms and the guidance you need to choose the right mortgage, home equity loan or line of credit to help make your house everything you want it to be.

- **.125 percentage point off** a low mortgage rate with Circle Gold Mortgage Advantage™².
- **.50 percentage point rate discount** on a home equity line of credit with a relationship and minimum draw³.

Cash Back Plus Credit Card

With the Citizens Bank Cash Back Plus Credit Card, you can enjoy 1.5% cash back on your everyday purchases and a chance to earn up to 1.8% cash back with our Purchase and Relationship bonuses⁴. Plus, there's no limit to the amount of cash back you can earn, no rotating categories or enrollments to keep track of and no annual fee⁴.

Student Lending

As a leader in student lending, we offer new ways to help students and their families pay for college. If you have questions about how to pay for your child's education, you're not alone. That's what our student lending specialists are here for. With a broad range of solutions, no application fees and competitive rates, we provide loans other lenders don't.

Want to learn more? Ask a Citizen.

¹Earn \$1,000 credit towards closing costs when you save at least \$100 a month for 36 months and finance your home with Citizens Bank. One skipped deposit allowed per year.

²Gold Mortgage Advantage™: Circle Gold Checking® account with automatic monthly payment deduction required for rate discount. Not applicable to Bond and CRA loan programs. Exclusions and restrictions apply.

³Home Equity rate offer: 0.50 percentage point home equity line of credit rate discount consists of 0.25 percentage point discount for a Circle Gold Checking® account with automatic monthly payment deduction and 0.25 percentage point discount with a minimum initial draw of \$25,000.

⁴Earn cash back rewards of 1.5% on all eligible net purchases. A net purchase is the amount of a purchase less any credits, return and adjustments. Certain transactions do not qualify for cash rewards. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash rewards.

Purchase Bonus: Eligibility is determined by making at least one eligible purchase every month for six (6) consecutive months. In the seventh (7th) month, you will earn 10% on your earned cash back rewards for all purchases made during the previous six (6) months. You will continue earning the Purchase Bonus as long as you continue to make one eligible purchase each consecutive month. The subsequent bonuses will be received monthly for rewards earned during the previous month. If you have a month without a purchase, your Purchase Bonus counter will reset to zero. You will be eligible for the Purchase Bonus after another consecutive six (6) months of purchase.

Relationship Bonus: Receive an additional 10% on earned cash back rewards and Purchase Bonus that you redeem via direct deposit into a Citizens Bank personal checking, savings, or money market account.

Member FDIC. DOG HOUSE IMAGE Equal Housing Lender. Credit cards, mortgages and home equity loans are offered by Citizens Bank, N.A. Citizens Bank is a brand name of Citizens Bank, N.A. (NMLS ID# 433960) and Citizens Bank of Pennsylvania (NMLS ID# 522615). Citizens Bank, N.A. and Citizens Bank of Pennsylvania are affiliated. All accounts, loans and services subject to individual credit approval. Fees, policies and prices subject to change. See a banker for terms, conditions, details, restrictions and FDIC insurance limits.

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