

Stop by your local branch for a free 2004 pocket calendar.  
It's our way of saying welcome and thanks for banking with us.



2001 Market Street  
Philadelphia, Pennsylvania 19103



**Your Business Accounts & Services Guide**  
Everything you need to know now that you're with Citizens Bank





## Welcome

A MESSAGE FROM THE CHAIRMAN

January 8, 2004

Dear Customer,

On behalf of all of us at Citizens, welcome and thank you for banking with us. We are delighted you're our customer. We're pleased to let you know that, as of January 6, 2004, Roxborough Manayunk Bank (RMB) is part of Citizens Bank, and your RMB accounts are now with Citizens. This acquisition enables Citizens to expand convenience and service for our customers in the Philadelphia and Delaware region and make additional contributions to your community.

Right now, it's business as usual. Please continue to do your banking as you always have at any RMB branch and ATM and through the same telephone, online banking and other services. You can continue to use your existing checks and deposit tickets, as well as ATM and business debit cards. Also, you'll be pleased to know that now you can enjoy the convenience of getting cash at any Citizens ATM with your RMB card without an ATM transaction fee.

The last step in this transition will be the changeover from RMB's systems to Citizens' systems on February 7, 2004. The transition will happen automatically, and you can continue to bank as you always have. The enclosed kit provides you with details about the changeover of your accounts and helpful information about banking with us.

We're looking forward to showing you why we're "not your typical bank." At Citizens, we listen to your needs and respond quickly and courteously with flexible, affordable solutions. We're committed to local businesses — we're the No. 1 SBA lender in eastern Pennsylvania and the Mid-Atlantic region for fiscal 2003.\* We offer a variety of convenient financing options along with a streamlined application process that makes it easier to secure the credit you need. You will have a response in 48 hours for applications up to \$500,000. And our affordable Business Partners Checking accounts simplify your finances and maximize the value of your deposit and loan relationships with us.

Once the systems changeover is complete, you'll find that Citizens is dedicated to serving you in the manner you prefer. You can work with the manager at your local branch or at any of our more than 390 branches in the region, including our supermarket branches open evenings and weekends. You'll be pleased to know that many branches in the five-county Philadelphia region are open seven days a week. You can also call our free telephone banking service to speak with a Business Banking Specialist or get fast, automated account information anytime. We have more than 660 ATMs throughout Pennsylvania, Delaware and New Jersey. Citizens also offers a business debit card — ask your business banker about this convenient option to help manage your business finances. And, beginning Monday, February 9, 2004, you can bank with us online at [citizensbank.com](http://citizensbank.com).

In whatever way you choose to bank with us, we're always here to help you. You'll receive responsive service from all Citizens employees — and you may know many as RMB staff.

As a community-focused bank, we are committed to supporting the many nonprofit organizations and programs in your community. We strive to make a difference in the neighborhoods where we do business through Citizens' initiatives, the volunteer time of our employees and corporate investments. The Citizens Bank Community Service Sabbatical program provides Citizens employees an opportunity to work at social service agencies in the Philadelphia region for three months. Recently, one of our branch managers returned from volunteering at a hospice program run by Chandler Hall, a health services organization in Newtown dedicated to providing care for older adults.

You'll find that at Citizens we will strive to provide you with the best — the best service, the best account choices and the best business support in banking today. I would like to recognize the more than 5,000 "not your typical" Citizens employees who are working every day to offer you an excellent experience every time you bank with us.

From all of us at Citizens, best wishes for a happy and healthy New Year.

Sincerely,

Stephen D. Steinour  
Chairman and CEO  
Citizens Bank of Pennsylvania  
Citizens Bank (Delaware)

P.S. Stop by your local branch for a free 2004 pocket calendar. It's our way of saying welcome and thank you for banking with us.

\*Ranking based on number of SBA loans approved by the SBA from October 1, 2002, through September 30, 2003.

## Fast Facts

Welcome.

### Right now, it's business as usual.

- Continue to use your Roxborough Manayunk Bank (RMB) branches, ATMs, telephone banking, online banking and other services, as well as RMB account numbers, checks, deposit tickets, passbooks, ATM and business debit cards.
- Get cash at any Citizens ATM with your RMB card without a foreign transaction fee.
- Rates on CDs remain the same.
- Continue to make loan payments as usual.
- Continue to call 1-888-762-4968 to speak with a Business Banking Specialist or for automated account information.
- Direct deposit (including payroll and other services), automatic payment or automatic transfer services will continue uninterrupted before and after the systems changeover and will be changed automatically to your new account number.
- Your deposits are FDIC-insured.

### Key Dates

- **Tuesday, January 6:** The transaction between RMB and Citizens Bank was completed, and your accounts became Citizens accounts.
- **Late January:** Your new Citizens ATM or business debit card will be mailed to you if you had an RMB ATM or business debit card. Please begin using your new card right away. It works with your current Personal Identification Number (PIN).
- **Late January:** New Citizens business checking account deposit slips and money market checks with new Citizens account numbers will be mailed to you if you have these types of accounts. Please begin using your new documents on Saturday, February 7.
- **Tuesday, February 3:** This is the last day to make transfers at RMB ATMs using your RMB ATM or business debit card.
- **Thursday, February 5:** After 1:00 p.m., the only transactions you may make at RMB ATMs (now Citizens) and Citizens ATMs using your RMB ATM or business debit card are cash withdrawals.

- **Friday, February 6:** All RMB branches will close early at 4:00 p.m. to transition to Citizens Bank branches.
- **Friday, February 6:** At 4:00 p.m., six branches will consolidate into nearby branches, subject to regulatory approval. Please see page 3 for more information.
- **Saturday, February 7:** The changeover from RMB's systems to Citizens' systems will be complete:
  - Begin using your new Citizens account names and numbers that are listed on the enclosed Business Account Summary as well as your new Citizens deposit slips and money market checks.
  - Enjoy the convenience of banking at seven-day branches in the greater Philadelphia region, including supermarket branches open evenings and weekends.
  - The monthly maintenance and excess transaction fees on Business Partners Checking I accounts will be waived for one year through February 6, 2005.
  - The monthly maintenance fee on all business savings and business money market accounts will be waived permanently. Excess transaction fees on Business Partners Money Market accounts will be waived permanently. Transaction limits still apply. Please see page 22 for more information.
  - The monthly maintenance fee on Commercial Checking accounts will be waived through March 31, 2004.
  - The monthly maintenance fees on all other business checking accounts will be waived on your first Citizens monthly statement through March 6, 2004.
- **Sunday, February 8:** You can get cash, check balances, transfer funds and make deposits at most Citizens ATMs and former RMB ATMs using your new Citizens card.
- **Monday, February 9:** You can call the Citizens PhoneBank® at 1-800-862-6200 anytime for account information or to speak with a PhoneBank representative.
- **Monday, February 9:** You can access Citizens Bank Business Online®. If you were enrolled in RMB's online banking service, in almost all cases, your access will continue. Please see pages 13-14 for more information.
- **Tuesday, February 24:** After this date, your RMB ATM or business debit card will no longer work.

We're always here to help you.  
Just call 1-888-762-4968 toll-free anytime.

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# You May Be Asking – Questions & Answers

We've prepared the following questions and answers to give you general information about the transition of your Roxborough Manayunk Bank accounts to Citizens accounts on Saturday, February 7, 2004. If you have looked through this Guide and find you still have questions, please call 1-888-762-4968, and we'll be happy to help you. As always, feel free to meet with your local branch representative to discuss any aspect of this transition. If you prefer to discuss your banking needs in a language other than English, call 1-888-762-4968 anytime, and a translator will be provided. Our Telecommunications Device for the Deaf (TDD) is also accessible around the clock at 1-800-847-1797.

Para información en español y en otros idiomas, llámenos a cualquier hora a 1-888-762-4968, y un traductor le será asignado. Comenzando el 9 de febrero de 2004, para la información de cuenta automatizada en español, por favor llame a Citizens PhoneBank en 1-888-398-7900 en cualquier momento.

## General Information

**Q. What should I know about Citizens Bank?**

**A.** Citizens Bank of Pennsylvania and Citizens Bank (Delaware), with more than 390 branches and 660 ATMs throughout the region, are subsidiaries of Citizens Financial Group, Inc., a \$72 billion commercial bank holding company headquartered in Providence, Rhode Island. We employ more than 15,000 people and operate as Citizens Bank in Pennsylvania, Delaware, New Jersey, Connecticut, Massachusetts, New Hampshire and Rhode Island. In 1988, Citizens Financial Group, Inc., became a wholly owned subsidiary of The Royal Bank of Scotland Group, plc.

Citizens is part of a family of companies that has a strong financial foundation, great asset quality, high liquidity and excellent

debt ratings. Our core values, based on high ethical standards and integrity, are practiced throughout the company. We strive to provide great service for our customers, offer a quality working environment for our employees and are deeply involved in the communities where we do business.

**Q. Do I continue to conduct all my banking as before?**

**A.** Yes. Right now, it's business as usual. You can continue to bank at your current RMB branch, and you can continue to use your RMB checks, deposit slips, ATM and business debit cards, passbooks, telephone banking and online banking services. Any loans or lines of credit you have remain as they are today. Any direct deposit, automatic payment (including payroll and other services) or automatic transfer, including any government tax payments, will continue as usual. Continue to make payments on your loan account as you do today.

We're always here to help you.  
Just call 1-888-762-4968 toll-free anytime.

## You May Be Asking – Questions & Answers

**Q.** Where can I bank during the systems changeover starting Tuesday February 3 through Monday, February 9?

**A.** You can use all the services that you currently use:

- **Branches:** Continue doing business at your local RMB branches. RMB branches will close early at 4:00 p.m. on Friday, February 6 to transition to Citizens' systems, and will reopen on Saturday, February 7 at the regular time (with the exception of the consolidating branches listed on the next page). What's more, beginning Saturday, February 7, you can use any of Citizens' more than 390 branches in Pennsylvania, Delaware and New Jersey, including our many supermarket branches.
- **ATMs:** Using your RMB ATM or business debit card at RMB ATMs, you can continue to do all types of transactions, including transfers through Tuesday, February 3, 2004. You can make cash withdrawals, deposits and balance inquiries until 1:00 p.m., Thursday, February 5, 2004. After 1:00 p.m. on February 5, you can only get cash at RMB ATMs. You can always get cash at any Citizens ATM (with no foreign transaction fee as of January 6). Beginning Sunday, February 8 using your new Citizens card, you can resume all types of transactions, including balance inquiries and making deposits and transfers at most Citizens ATMs (and former RMB ATMs).
- **Telephone Banking:** For automated account information or to speak with a Business Banking Specialist, please continue to call 1-888-762-4968. Beginning Monday, February 9, you can call Citizens' PhoneBank

toll-free at 1-800-862-6200 for automated account information or to speak with a PhoneBank representative anytime without a fee.

- **Online Banking:** Continue to access RMB's online banking through 5:00 p.m. on Friday, February 6. There will be a brief interruption in service, and beginning Monday, February 9, you can access your accounts through Citizens Bank Business Online at citizensbank.com.

**Q.** Will any Citizens or former RMB branches be consolidated?

**A.** Yes. We will combine a limited number of branches where the two bank locations are close to each other. On the next page is a list of Citizens and former RMB branches that will be closing at 4:00 p.m. on Friday, February 6, 2004, subject to regulatory approval, as well as branches that will receive the accounts from the closing branch. If you have accounts at one of the closing branches, your accounts will be transferred automatically to the receiving branch identified on the next page at the end of the day on Friday, February 6, 2004. No action on your part is required. Of course, you may do your banking at any Citizens branch. If you have a safe deposit box at one of the closing branches, we will send you a separate letter about the transfer of your safe deposit box.

**Q.** Will my account numbers change?

**A.** Yes. Your new Citizens Bank account numbers are on your enclosed Business Account Summary, and they will become effective on Saturday, February 7. For easy reference, they're paired with your former RMB account numbers. Each account

## You May Be Asking – Questions & Answers

Branch closing at 4:00 p.m. on February 6, 2004	Branch location serving closed branch	Branch information
<b>Center City</b> Roxborough Manayunk Bank 30 South 15th Street Philadelphia, PA 19102	<b>Penn Center</b> Citizens Bank 1515 Market Street Philadelphia, PA 19102	<b>Branch Hours:</b> M-TH: 8 a.m. – 4 p.m., FRI: 8 a.m. – 6 p.m., SAT: 10 a.m. – 1 p.m., SUN: 11 a.m. – 2 p.m. 215-561-9813 • 3 ATMs
<b>Media</b> Roxborough Manayunk Bank 119 West State Street Media, PA 19063	<b>Media</b> Citizens Bank 2nd & Olive Streets Media, PA 19063	<b>Branch Hours:</b> M-TH: 9 a.m. – 4 p.m., FRI: 9 a.m. – 6 p.m., SAT: 9 a.m. – 12 p.m., SUN: 11 a.m. – 2 p.m. 610-565-5603 • 1 ATM
<b>Roxborough</b> Roxborough Manayunk Bank 7568 Ridge Avenue Philadelphia, PA 19128	<b>Andorra</b> Roxborough Manayunk Bank 8345 Ridge Avenue Philadelphia, PA 19128	<b>Branch Hours:</b> M-TH: 9 a.m. – 4 p.m., FRI: 9 a.m. – 7 p.m., SAT: 9 a.m. – 1 p.m. <b>Drive-up Hours:</b> M-TH: 8 a.m. – 5 p.m., FRI: 8 a.m. – 7 p.m., SAT: 9 a.m. – 1 p.m. 215-483-1200 • 1 ATM
<b>63rd Street</b> Citizens Bank 427 North 63rd Street Philadelphia, PA 19151	<b>Overbrook</b> Roxborough Manayunk Bank 6503 Haverford Avenue Philadelphia, PA 19151	<b>Branch Hours:</b> M-TH: 9 a.m. – 4 p.m., FRI: 9 a.m. – 7 p.m., SAT: 9 a.m. – 1 p.m. <b>Drive-up Hours:</b> Same as branch 215-748-6312
<b>Wilmington</b> Roxborough Manayunk Bank 400 Delaware Avenue Wilmington, DE 19801	<b>10th &amp; Market</b> Citizens Bank 10th & Market Streets Wilmington, DE 19801	<b>Branch Hours:</b> M-TH: 8 a.m. – 4 p.m., FRI: 8 a.m. – 5 p.m. 302-421-2229 • 1 ATM
<b>Yeadon</b> Roxborough Manayunk Bank 1024 Church Lane Yeadon, PA 19050	<b>Yeadon Boro</b> Citizens Bank 735 Church Lane Yeadon, PA 19050	<b>Branch Hours:</b> M-TH: 9 a.m. – 3 p.m., FRI: 9 a.m. – 7 p.m., SAT: 9 a.m. – 12 p.m. <b>Drive-up Hours:</b> Same as branch and SUN: 11 a.m. – 2 p.m. 610-284-1212 • 1 ATM

you have at Citizens has a unique account number, except if you have an overdraft line of credit, which has the same account number as the checking account to which it is linked. Safe deposit box numbers are not listed because they stay the same (although the billing number will change on your annual safe deposit box invoice).

Any new checking, savings, CD and loan accounts you opened after December 5, 2003, will also receive new account numbers. You'll receive a separate Account Summary in late February for these accounts.

**Q.** How were the Citizens accounts on my Business Account Summary selected and can I change them?

**A.** We tried to choose business checking accounts that best suit your company's or organization's transaction and balance needs. For savings, CDs and other accounts, we tried to match the features and benefits of your previous accounts as closely as possible.

Citizens is waiving the monthly maintenance fee on your Business Partners Checking I account for one year from February 7, 2004

(continued)

## You May Be Asking – Questions & Answers

through February 6, 2005. This year-long waiver gives you time to link all of your eligible accounts so that you may maintain the average monthly combined balance to waive the monthly maintenance fee on a Business Partners account and any other linked savings accounts after February 6, 2005. The monthly maintenance fee on your business savings and business money market accounts will be waived permanently. The monthly maintenance fee on your Commercial Checking account will be waived through March 31, 2004. The monthly maintenance fees on all other business checking accounts will be waived on your first Citizens monthly statement through March 6, 2004. Any permanent waivers you had on your RMB account will continue.

If for any reason you'd like to change your account, beginning Monday, February 9, 2004, just call us at 1-800-862-6200 anytime. A Business Banking Specialist will be happy to help you choose the Citizens account that best meets your financial needs. Or, if you prefer, visit your local branch.

### Q. Does my Business Account Summary show all my accounts?

A. In most instances, yes. We have included all open accounts as of December 5, 2003, that have the same mailing address with the same business Tax ID number and same business name. You may receive more than one kit if the address or Tax ID number is different for other accounts. There are some exceptions, and the following types of accounts do not appear on your Business Account Summary:

The account number for your overdraft protection line of credit is the same as the number of the checking account to which it is linked. Safe deposit box numbers are not listed because they stay the same.

Any new checking, savings, CD and loan accounts you opened after December 5, 2003, will also receive new account numbers. You'll receive a separate Account Summary by late February for these accounts.

Additional account holder names will be shown on your Citizens monthly account statement you receive beginning February 7, 2004.

### Q. Will I receive final account statements from RMB?

A. Yes. At the end of February, you'll receive RMB statements that reflect all transactions processed for business checking, savings, money market and business overdraft line of credit accounts through Friday, February 6, 2004. These statements will include images of all checks or other items processed through Friday, February 6, 2004, and will show interest earned or finance charges through Sunday, February 8. If you have a passbook account, you'll receive a Summary of Transaction Activity in late February showing all unposted transactions from January 1, 2003 or from the last date you updated your passbook (whichever is later) through Friday, February 6, 2004 and interest earned through Sunday, February 8, 2004. Analysis customers will not receive a statement for February or March activity. A statement covering services from April 1 to April 30, 2004, will be mailed in May 2004.

## You May Be Asking – Questions & Answers

### Deposit Accounts

#### Q. Will I continue to receive direct deposit payments?

A. Yes. Citizens will provide your new account number and bank routing number to the transaction originator, and in almost all cases, your direct deposit will continue uninterrupted. In isolated cases, the originator may send you a re-authorization request or a check. Please let us know if this occurs, so that we may assist you in any way we can.

#### Q. Will I continue to have payments automatically deducted from my account?

A. In most cases, yes. Any payment arrangement you've made using a voided check will continue as before. However, there is a rare chance that some payment originators may ask you to submit a voided check with your new Citizens account number on it. You will be notified directly by these payment originators if that is the case.

**Any recurring payment arrangement you've made with your RMB business debit card will not continue after February 24, 2004. When your new Citizens card arrives in late January, please notify merchants of your new debit card number, and your new expiration date, if it has also changed.**

#### Q. If I had automatic transfers between my accounts, will these continue?

A. Yes, just as originally specified.

#### Q. What do I need to know about ordering new checks?

A. **You can order new checks right away.** Enclosed you'll find an order sheet with information on our most popular business check package, **that is free of charge. This check package includes 150 checks and 100 duplicate deposit tickets.** Additional business check styles are available at a \$50 discount. A toll-free number is provided for easy ordering. If you need assistance with ordering your checks, stop by your local branch, and a branch representative can help you.

If you prefer to order checks through another supplier, please use the enclosed check specification form, and we'll reimburse you up to \$50 when you bring your invoice to your local Citizens branch by April 9, 2004.

If you have a business money market account, you will automatically receive a complimentary package of 40 money market checks and deposit slips to be used beginning February 7, 2004.

#### Q. Can I still use RMB checks?

A. Yes, for a limited time. To avoid confusion, we suggest that you destroy any remaining RMB checks on February 7, 2004. Your Citizens statements beginning February 7, 2004, will include any RMB checks presented for payment after February 6, 2004. *Citizens will process RMB checks through August 6, 2004.* After that, checks with an RMB account number will be returned unpaid. So that this situation does not occur, we suggest you begin using new Citizens checks and deposit slips on February 7, 2004.

## You May Be Asking – Questions & Answers

**Q. When do I stop using RMB deposit slips?**

**A.** Please discontinue using RMB deposit slips beginning February 7, 2004.

A complimentary supply of 100 duplicate deposit slips for your business checking account will be sent to you before February 7, 2004. Please begin using them on Saturday, February 7 to ensure your deposits are processed efficiently.

**Q. When I deposit a check into my checking account, when will the money be available to me?**

**A.** Beginning February 7, 2004, all Citizens Bank checks will be available the next business day. Local checks drawn on any bank anywhere in Pennsylvania or Delaware will have \$100 available on the next business day and the remaining amount available on the second business day. Non-local checks will have \$100 available on the next business day and the remaining amount available on the third business day. Citizens' funds availability policy becomes effective on Saturday, February 7, 2004.

Also, beginning February 7, 2004, deposits made in a branch weekdays before 2:00 p.m. or at a Citizens ATM before 3:00 p.m. will be considered as a deposit on that day. Deposits made at a branch or Citizens ATM after the times listed above, or on Saturdays, Sundays and holidays, will be considered as a deposit on the next business day. You may wish to review Citizens' Funds Availability information in the enclosed "Disclosure for Business Accounts." Please note that beginning Sunday, February 8, you can

make deposits at Citizens ATMs using your new Citizens card.

**Q. Will I be able to use my combined Citizens account balances to waive my checking account monthly maintenance fees on my Business Partners Checking account?**

**A.** Yes. Please let us know which accounts you'd like us to link to meet the average monthly combined balance needed to have the monthly maintenance fee waived on your Business Partners Checking account. Please see page 17 for all the deposit and eligible loan accounts you can combine. Beginning Monday, February 9, 2004, call us anytime at 1-800-862-6200 to discuss your linked accounts.

**Q. Will my company be able to keep its safe deposit box?**

**A.** In most cases, safe deposit box customers will keep the same boxes and keys. We will send a letter shortly to customers with safe deposit boxes at branches that will be consolidating on February 6, 2004 (listed on page 3) about relocating their box to a nearby Citizens branch.

**Q. I have overdraft protection. Will this continue at Citizens?**

**A.** Yes. If you currently have overdraft protection from a linked savings, money market or another deposit account at RMB, it will continue after the changeover of your accounts on February 7, 2004. Please see pages 14-15 for more information.

If your account has overdraft protection from multiple accounts, the savings account

## You May Be Asking – Questions & Answers

link will be preserved, and any additional links from deposit accounts or a line of credit will be discontinued as of February 7, 2004.

If you currently have overdraft protection from a line of credit, a new overdraft line of credit will be set up for you, and it will have the same account number as the checking account to which it is linked after the changeover of your accounts on February 7, 2004. Please see pages 35-36 for more information.

**Q. Will I continue to receive my monthly Citizens statement at the same time?**

**A.** In most cases, yes. Citizens' schedule closely resembles your current statement schedule. Also, when you receive your monthly Citizens checking account statements beginning February 7, 2004, your cancelled checks will be enclosed. Citizens produces statements on the last business day of the month for statement savings accounts, unless it is a combined statement. Please note that your Citizens statement will be mailed to you and no longer held at the branch for pickup.

**Q. Will I continue to receive a combined statement?**

**A.** Yes. Citizens is happy to provide this convenience to you. Detailed savings, money market and CD activity will be reported on your combined statement if you had combined these accounts at RMB.

**Q. Will I receive a 2003 year-end tax statement from RMB?**

**A.** Yes. In January 2004, you will receive a consolidated statement showing interest earned on your accounts for tax reporting

purposes from January 1, 2003 through December 31, 2003. Citizens will mail you a 2004 year-end tax statement in January 2005.

**Q. Will my online banking service continue?**

**A.** If you currently use RMB's online banking services, your services will change over to Citizens Bank Business Online that offers most of the features that are presently available to you and more. Please note that the method for accessing online banking will change beginning Monday, February 9, 2004. You may wish to view the special User's Guide that outlines enhanced features, navigational changes and other helpful information at citizensbank.com. For more information about Citizens Bank Business Online, see pages 13-14.

**Q. Will online bill payment service continue?**

**A.** Citizens Bank Online Bill Payment Service offers the same services you presently use along with several additional features, including e-bills. Please view the special User's Guide that details the navigational differences and enhanced features associated with our Online Bill Payment Service at citizensbank.com. For your convenience, if you are currently an RMB bill payment customer, your payees and scheduled payments will automatically be set up on Citizens' Online Bill Payment Service. For more information about Citizens' Online Bill Payment Service, please see page 14.

## You May Be Asking – Questions & Answers

**Q. Will I notice any changes when I call for account information?**

**A.** Yes. Beginning Monday, February 9, 2004, when automated account information becomes available, please call 1-800-862-6200 anytime. You will want to listen to the menu options carefully the first time. To access your information, you will use the account number of the account you wish to access and the last four digits of your Tax ID number. You can also speak with a Business Banking Specialist by calling this same number. We have included a handy wallet-size PhoneBank telephone banking reference card on your Business Account Summary and inserted in this Guide.

**Q. Are deposits at Citizens insured by the FDIC?**

**A.** Yes. Citizens Bank is an FDIC-insured institution. Please see page 15 for more information.

**Q. What should I know about my Certificate of Deposit (CD)?**

**A.** Your CD's interest rate and term will remain the same until your account matures. For more information about CDs, please see pages 28-29.

**Q. Will the way interest compounds change when my accounts change over to Citizens' systems?**

**A.** In some cases, yes. Both RMB's and Citizens' systems compound interest monthly on all types of money market and interest-earning checking accounts. For all savings accounts, RMB compounds quarterly, and Citizens compounds monthly.

**Q. How will my interest-to-date be paid *at the time of the systems changeover on my interest-earning account?***

**A.** You will see a one-time interest credit on a final statement from RMB's systems if you have checking, statement savings, passbook or money market accounts that earn interest. It will represent interest earned from your last interest posting through Sunday, February 8, 2004. You will receive this final statement in the mail in late February.

**Q. How will interest be paid *after the systems changeover?***

**A.** If your statement savings or money market account is combined with your checking account on your statement, interest will be paid monthly on the day your checking account statement is produced. Interest on your checking with interest or money market account is paid on your statement date. Interest on your statement savings account that is not combined on another account statement will be paid on the last business day of the month. All existing and new and renewed CDs at Citizens pay interest monthly on the anniversary date of the account opening.

### Loans and Credit Accounts

**Q. Will the same person service my business loan?**

**A.** In most cases, you will work with the same person.

## You May Be Asking – Questions & Answers

**Q. Will the terms on my business loan stay the same?**

**A.** Yes. Your interest rate and other terms stay the same until your loan is paid in full.

**Q. How should I make my loan payments?**

**A.** If you mail your payments, you'll receive a detachable payment section that has a new mailing address in your first statement from Citizens. You will no longer receive coupon books for your loans.

**Q. Will automatic loan payment deductions continue?**

**A.** Yes. Your automatic loan payments will be made directly from your deposit account on the monthly due date, or the next business day if the due date falls on a weekend or holiday.

**Q. Will my RMB business credit card be transferred to Citizens Bank?**

**A.** No. Please continue to use your RMB business credit card. Continue to make payments as you always have. If you have any questions or need more information, please call the telephone number shown on the reverse side of your RMB business credit card.

*We want you to be completely satisfied with your accounts and with our service.  
We'd like to show you every day that Citizens is not your typical bank.*

## About Your Services

Citizens is committed to supporting your business with innovative, responsive banking. This section explains many of the services available to you. If you have questions or need assistance with something that isn't addressed here, please contact your Relationship Manager, stop by your branch, or call a Business Banking Specialist toll-free at 1-800-862-6200 beginning Monday, February 9, 2004.

### Citizens Business Debit Card

A Citizens Bank business debit card gives you convenient access to your money wherever and whenever you want. With your Citizens business debit card, you can make cash withdrawals at more than 660 ATMs throughout Pennsylvania, Delaware and New Jersey — and get cash at more than 950 additional Citizens ATMs in New England. You can also get cash at more than 800,000 Citizens, STAR<sup>sm</sup>, Cirrus<sup>®</sup>, Pulse<sup>®</sup> and NYCE<sup>®</sup> ATMs worldwide.

What's more, your Citizens business debit card works like a check at more than 30 million locations worldwide, wherever you see the MasterCard<sup>®</sup>, STAR<sup>sm</sup>, Maestro<sup>®</sup>, Pulse<sup>®</sup> or NYCE<sup>®</sup> symbol. Purchases are automatically deducted from your business checking account, and there are no annual fees or interest costs.

The Citizens business debit card has special privileges not available with other cards. In addition to the purchasing power and convenient access to your account(s) described above, the Citizens business debit card offers extra benefits such as:

- Free additional cards for your employees with customized access levels and functions, which let you assign banking responsibilities to your authorized employees
- Purchase protection services
- Travel and roadside assistance

- Overseas legal referral services
- MasterCoverage<sup>®</sup>, which protects your account from misuse by terminated employees

Beginning February 7, 2004, you can request a card for yourself or free additional cards for employees. Please contact your Relationship Manager or stop by your local Citizens branch.

#### More information to help you

- If you had an RMB business debit card, a new Citizens business debit card with a new card number will be mailed in late January.
- Please activate your new card right away using your existing PIN at any ATM or point-of-sale terminal where your PIN is required. Or, call our toll-free number at 1-888-910-7400 anytime.
- Automatic payments set up on your RMB business debit card will not continue after Tuesday, February 24, 2004. Please notify merchants of your new Citizens business debit card number and your new expiration date (if it has also changed).
- As former RMB ATMs are changed over to the Citizens ATM system, some types of transactions may be temporarily unavailable. Cash withdrawals, however, will always be available.
- **Using your RMB business debit card at an RMB ATM:**
  - You can make transfers through Tuesday, February 3, 2004.
  - You can make cash withdrawals, deposits and balance inquiries until 1:00 p.m. on Thursday, February 5, 2004.

## About Your Services

- After 1:00 p.m., the only transactions you may make at RMB ATMs (now Citizens) and Citizens ATMs using your RMB business debit card are cash withdrawals.
- **Your RMB business debit card will no longer work after February 24, 2004.** Be sure to cut up your RMB business debit card and discard it.
- **Using your new Citizens Bank business debit card:**
  - As soon as you receive it, you can make cash withdrawals **free of charge** at any RMB or Citizens ATM.
  - Beginning Sunday, February 8, 2004, you can do the following transactions at most Citizens ATMs using your new Citizens Bank business debit card:
    - Make cash withdrawals and deposits, transfer funds and check balances
    - Print out a mini-statement showing your last 10 Citizens transactions
    - Change your PIN

### Citizens ATM Card

It's easy to get cash and do your routine banking transactions anytime with a Citizens Bank ATM card. With your Citizens ATM card linked to your business account(s), you can make cash withdrawals at more than 660 ATMs throughout Pennsylvania, Delaware and New Jersey free of charge and get cash at more than 950 additional Citizens ATMs in New England. You can also get cash at more than 800,000 Citizens, STAR<sup>sm</sup>, Cirrus<sup>®</sup>, Pulse<sup>®</sup> and NYCE<sup>®</sup> ATMs worldwide.

Beginning Saturday, February 7, 2004, to request an ATM card linked to your business account(s), please contact your Relationship Manager or stop by your local Citizens branch.

#### More information to help you

- If you had an RMB ATM card, a new Citizens ATM card with a new card number will be mailed in late January.
- Your PIN will stay the same with your new card.
- As former RMB ATMs are changed over to the Citizens ATM system, some types of transactions may be temporarily unavailable. Cash withdrawals, however, will always be available.
- **Using your RMB card at an RMB ATM:**
  - You can make transfers through Tuesday, February 3, 2004.

(continued)

You will be mailed a new Citizens Bank ATM or business debit card in late January. Please begin using it right away. Continue using your new Citizens card before and after the systems changeover. Your Personal Identification Number (PIN) will stay the same. Your RMB ATM or business debit card will no longer work after February 24, 2004.

## About Your Services

You will be mailed a new Citizens Bank ATM or business debit card in late January. Please begin using it right away. Continue using your new Citizens card before and after the systems changeover. Your Personal Identification Number (PIN) will stay the same. Your RMB ATM or business debit card will no longer work after February 24, 2004.

- You can make cash withdrawals, deposits and balance inquiries until 1:00 p.m. on Thursday, February 5, 2004.
- After 1:00 p.m., the only transactions you may make at RMB ATMs (now Citizens) and Citizens ATMs using your RMB ATM card are cash withdrawals.
- **Your RMB ATM card will no longer work after Tuesday, February 24, 2004.** Be sure to cut up your RMB card and discard it.
- **Using your new Citizens Bank ATM card:**
  - As soon as you receive it, you can make cash withdrawals **free of charge** at any RMB or Citizens ATM.
  - Beginning Sunday, February 8, 2004, you can do the following transactions at most Citizens ATMs:
    - Make cash withdrawals and deposits, transfer funds and check balances
    - Print out a mini-statement showing your last 10 Citizens transactions
    - Change your PIN
  - Although your ATM card is not a debit card, you can make purchases at any merchant that accepts STAR<sup>sm</sup>, Maestro<sup>®</sup>, Pulse<sup>®</sup> or NYCE<sup>®</sup> using the PIN for your ATM card.

### Citizens PhoneBank<sup>®</sup> (Telephone Banking)

With Citizens' automated telephone banking service, account information and other services are as close as any telephone by calling 1-800-862-6200 anytime beginning Monday, February 9, 2004. You may access the system using your account number and the last four digits of your Tax ID number. The PhoneBank offers current rate information and access to your balance and transaction information for checking, savings and money market accounts. You can also transfer funds between linked accounts, using a Personal Identification Number (PIN) you select the first time you use the transfer feature.

To acquaint you with the new menu options, we have included a handy wallet-size telephone banking reference card on your Business Account Summary and inserted in this Guide. Remember, you can speak with a Business Banking Specialist, free of charge, by pressing 0 at any point during your call.

## About Your Services

### Citizens Bank Business Online<sup>®</sup>

Visit our web site — [citizensbank.com](http://citizensbank.com) — for fast, convenient and secure banking anytime and anywhere you have Internet access. All you need is a Citizens Bank business checking account and a Citizens Bank ATM or business debit card number. Your account information is always available, including balances and transaction history, and you can transfer funds or schedule future transfers between accounts. Citizens Bank Business Online also offers you the ability to set up different levels of security to access account information, so you can determine by individual who can view account information. Our online demonstration, detailed help screens and personal assistance from a dedicated Online Banking Customer Service Specialist provide the assistance you need 24 hours a day, 7 days a week. You can enroll online or by calling an Online Banking Customer Service Specialist at 1-877-229-6428, anytime.

#### More information to help you

- If you are enrolled in RMB's online banking service, in almost all cases, your access to online banking will continue. If you need to take action to ensure the continuance of your online banking service with Citizens, you will receive a separate letter with instructions to contact us.
- You will need a Citizens ATM or business debit card number linked to your business checking account to access Citizens Bank Business Online and Online Bill Payment Services. If you do not already have a card, you will be receiving more information prior to Saturday, February 7 regarding how to access Citizens' online banking service.
- Your RMB online banking password will stay the same with Citizens' online banking service.
- You may wish to view the special User's Guide that outlines enhanced features, navigational

changes and other helpful information at [citizensbank.com](http://citizensbank.com). If you have any questions about the User's Guide, please call us at 1-877-229-6428 anytime.

- If you are enrolled in RMB's online banking service, we've enclosed a copy of the Citizens Bank Business Online Banking Schedule of Fees & Terms and Conditions that becomes effective on Saturday, February 7, 2004.
- On Citizens Bank Business Online, you will be able to view your account transactions and history from Saturday, February 7, 2004 and forward.
- If you currently use RMB's online banking service, after February 6, 2004, you will be able to access RMB's online system for viewing account transaction history only. You will be able to view up to 120 days of history which occurred prior to the systems changeover. This access will continue through Sunday, March 7, 2004. You will not be able to view RMB transaction history on [citizensbank.com](http://citizensbank.com). We suggest that you print a copy of any RMB transactions and account history that you would like to retain. Please note: You will not be able to initiate any transactions using RMB's online system after February 6, 2004.
- On Friday, February 6, 2004, we will begin our systems changeover from RMB's online banking and bill payment services to Citizens. The systems changeover will be completed by Monday, February 9, 2004, and you should have full and uninterrupted service after this date. Between Friday evening, February 6, and Monday, February 9, you will experience an interruption in your online and bill payment services. We suggest that you set up or verify your online banking and bill payment services on Monday, February 9.

(continued)

## About Your Services

- You will no longer be able to use the online service to view loans.
- Citizens Bank Business Online provides you with access to your business accounts. You may access your personal accounts by enrolling in Citizens Bank Online®.
- If you have any Business Partners Checking account, you'll have access to online banking with no monthly fee as described on page 17.

### Citizens Online Bill Payment Service

You can pay and receive bills electronically and schedule payments up to a year in advance using our Online Bill Payment Service. No more envelopes, stamps or writing checks. Instead, enjoy the convenience of making payments directly from your Citizens business checking account, whether it is a single bill or a recurring payment. Citizens also works with many companies that do e-billing. You can now receive and pay these bills online. A monthly e-bill summary will be sent to your e-mail address.

If you were previously enrolled in RMB's online bill payment service, your access to online bill payment will automatically continue as long as you have an ATM or business debit card number linked to your business checking account. If this is the case, we will automatically set up your payees and scheduled payments for you. You can enroll in Citizens Bank Business Online and request bill payment access on our web site, or by calling an Online Banking Customer Service Specialist at 1-877-229-6428 beginning Monday, February 9.

#### More information to help you

- You may wish to view the special User's Guide that outlines enhanced features, navigational changes and other helpful information at

citizensbank.com. If you have any questions about the User's Guide, please call us at 1-877-229-6428 anytime.

- If you have scheduled any payments for Monday, February 9 or Tuesday, February 10, 2004, please note that these payments will be processed to arrive at the payee on Friday, February 13, 2004. The funds for these payments will also be debited from your account on Friday, February 13, 2004.
- On Monday, February 9, 2004, please verify your future-dated payments to make sure that they are set up properly.

### Overdraft Protection

Linked to your Citizens Business Partners Checking account, an overdraft line of credit protects you from an overdraft situation. Money is automatically transferred from the line to your checking account, up to the amount needed to cover your checks. Citizens offers two types of overdraft protection: Savings and Line of Credit. To take advantage of this convenient protection, stop in your branch or call us toll-free anytime.

#### More information to help you

- If you currently have overdraft protection from a linked savings, money market or another deposit account at RMB, it will continue after the changeover of your accounts on February 7, 2004. The transfer fee for this service has been waived permanently.
- If your account has overdraft protection from multiple accounts, the savings account link will be preserved, and any additional links from deposit accounts or a line of credit will be discontinued as of February 7, 2004.
- If you currently have overdraft protection from a line of credit, a new overdraft protection line of credit will be set up for you

## About Your Services

and will have the same account number as the checking account to which it is linked after the changeover of your accounts on February 7, 2004. The annual fee for this service has been waived until February 2005 and is permanently waived when you have a Business Partners Checking account. The transfer fee for this service has been waived permanently. Please see pages 35-36 for more information.

### FDIC Insurance

Citizens Bank is an FDIC-insured bank, which means your accounts are protected up to \$100,000 per depositor. Customers who have accounts at both RMB and Citizens Bank as of January 6, 2004, will continue to have those deposits insured separately by the FDIC for six months through July 5, 2004. For Certificate of Deposit (CD) accounts, deposits will continue to have separate FDIC insurance until the first maturity date after that six-month period. CDs that mature within the six-month period and are not renewed for the same term and dollar amount are separately insured only until the end of the six-month period.

If you have specific questions about FDIC coverage, please stop by your branch, talk with us, and ask us for a copy of the brochure, "*Your Insured Deposit — Questions and Answers About Your Insured Deposit from the Federal Deposit Insurance Corporation.*" This brochure can also be found on the Internet at [www.fdic.gov/deposit/deposits/insured](http://www.fdic.gov/deposit/deposits/insured).

### Citizens Bank-at-Work™ (Payroll Direct Deposit Program)

Business owners are always on the lookout to find cost-effective employee benefits that enhance

employee retention. With Citizens Bank-at-Work direct deposit program, you can offer employees savings and convenience at no cost to your company. We will help you promote a direct deposit program through which employees receive a Citizens Circle® Checking account. This account features free checks, free ATM transactions at non-Citizens ATMs (other banks may charge for use of their ATMs) and the convenience of banking at seven-day branches in the greater Philadelphia region. We will also help you publicize this offer with customized payroll inserts, informational brochures, enrollment forms and even on-site sign-up days. For more information, ask your Relationship Manager, stop by your local branch or call 1-877-471-1936, weekdays, 8:30 a.m. – 5:00 p.m.

### Merchant Services

Make it easy for people to do business with you. Citizens' Merchant Products & Services Group helps you accept credit and debit card payments. Our comprehensive program gives you set up, ongoing authorization, payment processing, summary reporting and 24/7 technical support — all at competitive rates. For a free, no-obligation price quote and comparison with your current provider, please call 1-800-844-0465, option 3, weekdays from 8:30 a.m. – 5:00 p.m.

#### More information to help you

- If you have a merchant services contract with Innovative Merchant Solutions, it will remain unchanged. You can use the same terminal and receive the same processing services. Continue to order and reorder supplies as you always have.

## About Your Services

### Night Deposit

You can deposit cash and checks securely after hours at a Citizens branch that's convenient for you. We'll start you off with a supply of deposit bags, walk you through the procedure and acquaint you with the processes for deposit verification and statement reporting. If you have night deposit service at one of the consolidating branches listed on page 3, a branch representative will contact you regarding the replacement of your night deposit key.

### Safe Deposit Boxes

If you have a safe deposit box, most customers will be pleased to know their box number and keys are the same as before. Customers with safe deposit boxes at branches that will be consolidating on Friday, February 6, 2004 (listed on page 3) will receive a letter from us shortly about relocating their box to a nearby location.

The billing account number that appears on your annual safe deposit box invoice will change.

### Bank-by-Mail

The convenience of sending your deposits to Citizens by mail will continue. Please use your new Citizens deposit slips and this address: Citizens Bank, P.O. Box 572, Providence, RI 02901-0572. Your transactions will appear on your statements.

### Insurance

Clair Odell, an indirect subsidiary of Citizens Financial Group, is one of the largest business insurance brokerage firms in the Mid-Atlantic region and ranks among the nation's largest 100 insurance agencies. With nearly 70 years of service to the business community, Clair Odell currently offers a broad range of commercial property and casualty insurance products and depth of specialist advice to a wide range of business customers. To speak with one of our experienced insurance specialists about a program designed especially for you, or for a quotation, call 1-800-220-3008, weekdays from 8:30 a.m. – 5:00 p.m.

### Personal Banking Services

Running a business can involve significant demands on your personal time. Because we understand, Citizens is dedicated to making personal banking exceptionally convenient for you with courteous service and competitive accounts. We offer a comprehensive range of accounts and services from checking, savings and money market accounts, CDs, investments, home equity loans and lines of credit to mortgages.

To find out more, stop by your branch or speak with a Customer Service Specialist at Citizens' PhoneBank at 1-888-910-4100 anytime. We're always here to assist you personally.

Investments, Insurance and Annuities Products Are:			
• Not a Deposit	• Not Insured by Any Federal Government Agency		
• Not FDIC Insured	• Not Bank Guaranteed	• May Lose Value	

## About Your Accounts – Checking

From checking and savings to cash management and retirement plan services, Citizens builds flexibility and convenience into all your accounts. And the more you bank with us, the more benefits and discounts you'll enjoy. Each Citizens account listed on your enclosed Business Account Summary is described in this section, along with other account choices at Citizens. If you see accounts here that could meet your needs better than those you have now, we will be delighted to make changes for you. Beginning Monday, February 9, 2004, call us toll-free at 1-800-862-6200 anytime. Or, if you prefer, please contact your Relationship Manager or stop by your branch.

### Overview: Business Partners Accounts

Citizens' Business Partners Checking accounts can help you manage your business finances and save money. We've designed three levels based on your balances and monthly transaction volume (checks cashed, deposited or paid). At every level, your combined balances in Citizens business accounts — IOLTA, checking, business CDs, savings, money market, qualified plan and eligible loan accounts and overdraft protection lines of credit give you:

- The opportunity to have monthly maintenance fees waived.
- Free online banking and online bill payment. (An ATM or business debit card is necessary to access these services.)
- A free Circle Checking account for your personal use as long as you have your Business Partners account (when you qualify).
- A free Citizens business debit card (when you qualify).
- Consolidated monthly statement of all your linked Citizens Bank business accounts.
- Assistance from a dedicated Business Banking Specialist toll-free at 1-800-862-6200.
- \$50 discount on business loan closing fee (when you qualify).

100 complimentary duplicate deposit slips with your new Citizens checking account number will be mailed to you by February 7, 2004. Please begin using them on February 7.

So that you have time to see if your new Citizens accounts meet your needs, the monthly maintenance fee on your Business Partners Checking I account listed on your Business Account Summary is being waived for one year through February 6, 2005. Thereafter, regular maintenance fees or waivers apply.

## About Your Accounts – Checking

### Business Partners Checking I

This account is ideal if your transaction volume is less than 50 transactions per month. The \$12 monthly maintenance fee is waived when you maintain a minimum daily ledger balance of \$2,500 in just your checking account or an average monthly combined balance of \$10,000. Customers wishing to open a new Business Partners I account should refer to the enclosed “Disclosure for Business Accounts” for more information.

#### More information to help you

- You receive all the Business Partners account benefits listed on page 17.
- The monthly maintenance and excess transaction fees are waived through February 6, 2005. Thereafter, regular fees or waivers apply.
- This year-long waiver gives you time to link accounts so that you may maintain the \$10,000 average monthly combined balance needed to waive the monthly maintenance fee on your Business Partners account and any other linked savings account after February 6, 2005.
- The \$12 monthly maintenance fee is also waived when you maintain a minimum daily ledger balance of \$2,500 in just your checking account.
- The monthly maintenance fee waiver will be permanent for Free Basic Business Checking customers.
- We have tried to preserve any linked deposit accounts on your combined statement that you may have had at RMB. If you would like to add or change account links for your combined balance, including select loan accounts, beginning February 9, call us toll-free anytime at 1-800-862-6200. Please see page 17 for a list of eligible accounts.
- If you have overdraft protection from a line of credit or a linked savings or money market account, the annual and transfer fees are waived for Business Partners Checking accounts.
- For a list of transaction fees and additional account information, please refer to the enclosed “Disclosure for Business Accounts.”

### Business Partners Checking II

This account is designed for companies with 150 or fewer transactions a month. The monthly maintenance fee is waived with a minimum daily ledger balance of \$10,000 in just your checking account or an average monthly combined balance of \$25,000 among all your linked Citizens business accounts. Customers wishing to open a new Business Partners II account should refer to the enclosed “Disclosure For Business Accounts” for more information.

100 complimentary duplicate deposit slips with your new Citizens checking account number will be mailed to you by February 7, 2004. Please begin using them on February 7.

Direct deposits and automatic payments will continue without interruption.

## About Your Accounts – Checking

### Business Partners Checking III

For companies with up to 500 transactions per month, this account provides premium benefits. The monthly maintenance fee is waived with a minimum daily ledger balance of \$15,000 in just your checking account or an average monthly combined balance of \$50,000. Customers wishing to open a new Business Partners III account should refer to the enclosed “Disclosure For Business Accounts” for more information. Additional benefits include:

- All the benefits of Business Partners Checking listed on page 17.
- An upgrade in your personal checking account from Circle Checking to Circle Gold with High Interest (when you qualify).
- Priority service when you call a Business Banking Specialist at 1-800-862-6200.

### Commercial Checking

The flexibility you need to make unlimited transactions is yours with Citizens Commercial Checking. The average monthly investable balance in your checking account generates an earnings credit that may offset monthly maintenance fees and transaction fees. Combined with other cash management, credit and international services, Commercial Checking enhances your ability to effectively manage business funds and deal with unexpected opportunities or expenses. Customers wishing to open a new Commercial Checking account should refer to the enclosed “Disclosure for Business Accounts” for more information.

#### More information to help you

- The \$19.50 monthly maintenance fee will be waived through March 31, 2004. Thereafter, regular fees or waivers apply.
- Analysis customers will not receive a statement for February or March activity. A statement covering services from April 1 to April 30, 2004, will be mailed in May 2004.
- Citizens’ monthly analysis maintenance fee of \$3 will be waived until further notice.
- For specific guidance on tailoring services to your company’s needs, please speak with your Relationship Manager or Branch Banker.
- For a list of transaction fees and additional account information, please refer to the enclosed “Disclosure for Business Accounts.”

You will be mailed a new Citizens Bank ATM or business debit card in late January. Please begin using it right away. Continue using your new Citizens card before and after the systems changeover. Your Personal Identification Number (PIN) will stay the same. Your RMB ATM or business debit card will no longer work after February 24, 2004.

Please begin using Citizens checks on February 7, 2004. Please refer to the enclosed information for ordering your supply of new Citizens checks.

## About Your Accounts – Checking

### Overview: Association Accounts

For nonprofit organizations and small businesses, Citizens offers a wide range of affordable checking accounts tailored to varied transaction activity and balance levels. Simply provide information about your organization and its authorized signers to open an account.

### Association Checking

Organizations with limited deposit and check-writing activity find this low-cost, easy maintenance account meets their needs. There is a \$4 monthly maintenance fee and a \$0.30 per-transaction withdrawal fee for more than six withdrawals per statement period.

### Association Checking with Interest

This account is designed for those who have the ability to maintain larger balances. Interest is earned on your collected daily balance. There is a \$10 monthly maintenance fee, and a minimum of \$100 is needed to open this account.

### Association Checking with Interest I

This account is designed for those who have the ability to maintain larger balances and have high checking or deposit activity. The monthly maintenance fee is waived with a minimum daily ledger balance of \$2,500.

#### More information to help you

- On your first Association Checking with Interest I account statement, you will not be charged a monthly maintenance fee. Thereafter, regular fees or waivers apply.
- For a list of transaction fees and additional account information, please refer to the enclosed “Disclosure for Business Accounts.”
- Association Checking with Interest I is a package account that includes unlimited ATM deposits and seven non-ATM deposits; 25 checks paid, cashed or deposited per statement period; \$500 currency furnished/deposited; and 10 rolls of coin.
- There is no minimum balance requirement to earn interest.

We want you to be completely satisfied with your new account. If you'd like to switch to a different type of account, beginning February 9, please call us at 1-800-862-6200 anytime, and we'd be happy to make a change.

Direct deposit and automatic payments will continue without interruption.

## About Your Accounts – Checking

- Interest is earned on your collected daily balance according to these nine tiers:

\$0 – \$1,999
\$2,000 – \$9,999
\$10,000 – \$24,999
\$25,000 – \$74,999
\$75,000 – \$99,999
\$100,000 – \$249,999
\$250,000 – \$499,999
\$500,000 – \$999,999
\$1,000,000 +

### IOLTA

For law firms that administer client funds, Citizens offers the Interest on Lawyers Trust Account (IOLTA). IOLTAs hold commingled client funds for short periods. Interest is not compounded and will be credited to your account on the day your statement is produced each month. All interest is forwarded directly to the local bar association to support legal aid programs.

#### More information to help you

- IOLTAs earn interest on collected daily balances according to these nine tiers:
 

\$0 – \$1,999
\$2,000 – \$9,999
\$10,000 – \$24,999
\$25,000 – \$74,999
\$75,000 – \$99,999
\$100,000 – \$249,999
\$250,000 – \$499,999
\$500,000 – \$999,999
\$1,000,000 +
- This account has no monthly maintenance fees.

### Escrow Checking Disbursement

For those who manage client accounts, Citizens offers the Escrow Checking Disbursement account. This non-interest-bearing master disbursement account allows you to manage client funds effectively. Deposits are made directly to your sub-accounts with special deposit slips. You may disburse these funds using checks drawn on your master disbursement account with no monthly maintenance fees.

#### More information to help you

- Your sub-accounts will earn interest and will automatically change over to Citizens' Insured Money Market account. Please see page 23 for more information.
- You will receive a free supply of 300 checks for your Escrow Disbursement Checking account by Saturday, February 7.
- You will receive a separate mailing detailing the changes to your Escrow Disbursement Checking account and client sub-accounts. This mailing will also include new account numbers and deposit slips for your clients' sub-accounts.
- Beginning Monday, February 9, 2004, to receive personalized service, you can call our Escrow Specialists at 1-888-815-8552, weekdays from 8:30 a.m. – 5:00 p.m. to transfer funds between master disbursement account and sub-accounts.

## About Your Accounts – Savings

Planning ahead for purchases and short-term goals and having cash on hand for unexpected expenses are convenient with Citizens' business savings accounts. Current account information is always available through our PhoneBank, and with efficient in-person and ATM service, it's easy to make deposits, withdrawals and transfers. Statement savings accounts can provide overdraft protection for select business checking accounts. And record keeping is easier with your combined monthly statement.

### Business Partners Money Market

With nine rate tiers, this account offers a competitive interest rate while offering convenient access to your money. You can have up to six preauthorized automatic, online banking or telephone transfers per statement period, including three by check. When this account is linked with Business Partners Checking, the balances in both can be managed to maximize interest and reduce fees. For more account information, please see the enclosed "Disclosure for Business Accounts."

Interest on your Business Partners Money Market is paid monthly on your collected daily balance according to these tiers:

\$0 – \$1,999	\$100,000 – \$249,999
\$2,000 – \$9,999	\$250,000 – \$499,999
\$10,000 – \$24,999	\$500,000 – \$999,999
\$25,000 – \$74,999	\$1,000,000 +
\$75,000 – \$99,999	

#### More information to help you

- The monthly maintenance and excess transaction fees are waived permanently.
- You will receive 40 free checks and deposit slips for your account by February 7. Please begin using your new checks and deposit slips on February 7.
- We offer money market check packages that include withdrawal slips for your use in making withdrawals in the branch. To request this check package, please see a branch representative or call 1-800-862-6200 beginning Monday, February 9, 2004.
- The balance in Business Partners Money Market can be counted toward the average monthly combined balance to waive the monthly maintenance fee on a Business Partners Checking account. Please call a Business Banking Specialist at 1-800-862-6200 beginning February 9 to link your accounts or for more information.

New money market checks will be mailed by Saturday, February 7, 2004. Please begin using them on February 7.

Savings account deposit and withdrawal slips are available at your Citizens branch. Please discontinue using RMB savings deposit and withdrawal slips on February 7, 2004.

## About Your Accounts – Savings

### Business Money Market

With this account, offered only to former RMB customers, you have a great combination — competitive rates in nine interest tiers, check-writing capabilities and easy access to your funds in-branch and at ATMs. You can have up to six preauthorized transactions per statement period, including three by check. When this account is linked with Business Partners Checking, the balances in both can be managed to maximize interest and reduce fees. For more account information, please see the enclosed "Disclosure for Business Accounts."

#### More information to help you

- The \$12 monthly maintenance fee is waived permanently.
- You will receive 40 free checks and deposit slips for your account by February 7, 2004. Please begin using your new checks and deposit slips on February 7.
- There is no minimum balance requirement to earn interest.

### Insured Money Market

For escrow sub-account deposits, Citizens offers the Insured Money Market account. The Insured Money Market account allows you full access to your client funds along with a competitive, tiered-rate interest plan.

#### More information to help you

- RMB customers will use the Escrow Checking Disbursement account to disburse funds held in the escrow sub-accounts. Please see page 21 for more information.
- No minimum balance is required to open this account, and there are no monthly maintenance fees.
- Interest is paid on collected daily balances on the following nine tiers:

\$0 – \$1,999	\$100,000 – \$249,999
\$2,000 – \$9,999	\$250,000 – \$499,999
\$10,000 – \$24,999	\$500,000 – \$999,999
\$25,000 – \$74,999	\$1,000,000 +
\$75,000 – \$99,999	

Please let us know if you would like to receive your checking, savings and CD account activity reports on one convenient combined statement. Call 1-800-862-6200 beginning February 9.

Direct deposit and automatic payments will continue without interruption.

## About Your Accounts – Savings

### Tiered Rate Statement Savings

This flexible savings account rewards you for higher balances. When you keep an average monthly balance of \$2,500, the \$6 monthly maintenance fee is waived. Tiered Rate Statement Savings is a great way to accumulate funds for investment in a Certificate of Deposit. When this account is linked with Business Partners Checking, the balances in both can be managed to maximize interest and reduce fees. For more account information, please see the enclosed "Disclosure for Business Accounts."

#### More information to help you

- The monthly maintenance fee is waived permanently.
- Interest is earned on balances of \$2,500 or more.
- Interest is paid on collected daily balances on the following five tiers:
 

\$2,500	–	\$9,999
\$10,000	–	\$24,999
\$25,000	–	\$49,999
\$50,000	–	\$74,999
\$75,000	+	
- Interest on your Tiered Rate Statement Savings account will be compounded monthly not quarterly and credited to your account on the last business day of the month, unless your Tiered Rate Statement Savings account is on a combined statement. If it is combined with your checking account statement, interest will be credited monthly on the day your checking account statement is produced.
- The balance in your Tiered Rate Statement Savings account can be counted toward the average monthly combined balance to waive the monthly maintenance fee on a Business Partners Checking account. Please call a Business Banking Specialist at 1-800-862-6200 beginning February 9 to link your accounts or for more information.

### Statement Savings

Watch your Business Statement Savings account grow, and keep track of transactions with your combined monthly statement. When you maintain an average monthly balance of \$1,000, your account is free from the \$7 monthly maintenance fee. Access your funds at any branch or through the ATM.

Savings account deposit and withdrawal slips are available at your Citizens branch. Please discontinue using RMB savings deposit and withdrawal slips on February 7, 2004.

## About Your Accounts – Savings

#### More information to help you

- The monthly maintenance fee is waived permanently.
- Interest on your Statement Savings account will be compounded monthly not quarterly and credited to your account on the last business day of the month, unless your Statement Savings account is on a combined statement. If it is combined with your checking account statement, interest will be credited monthly on the day your checking account statement is produced.
- The balance in your Statement Savings account can be counted toward the average monthly combined balance to waive the monthly maintenance fee on a Business Partners Checking account. Please call a Business Banking Specialist at 1-800-862-6200 beginning February 9 to link your accounts or for more information.

### Business Partners Savings

This account offers a competitive interest rate that increases with your balance. It is available as a stand-alone savings account or as a companion to Business Partners Checking. The \$2 monthly maintenance fee is waived when you maintain an average monthly balance of \$2,500.

This account gives you competitive rates on collected daily balances according to nine balance tiers:

\$0	–	\$1,999	\$100,000	–	\$249,999
\$2,000	–	\$9,999	\$250,000	–	\$499,999
\$10,000	–	\$24,999	\$500,000	–	\$999,999
\$25,000	–	\$74,999	\$1,000,000	+	
\$75,000	–	\$99,999			

### Passbook Savings

A simple, low-cost way to manage company funds, this account credits your interest quarterly. Transactions are posted to your passbook. There is no ATM access or monthly statement with a passbook account. The \$7 monthly fee is waived with an average monthly balance of \$1,000.

Direct deposit and automatic payments will continue without interruption.

You will be mailed a new Citizens Bank ATM or business debit card in late January. Please begin using it right away. Continue using your new Citizens card before and after the systems changeover. Your Personal Identification Number (PIN) will stay the same. Your RMB ATM or business debit card will no longer work after February 24, 2004.

## About Your Accounts – Government Banking

### Government Banking Services

Citizens' Government Banking division offers a full array of municipal and government banking products and services to meet all of your banking needs.

### Municipal Checking

Citizens' Municipal Checking account features an earnings credit that enables you to use your balance to offset monthly maintenance and transaction fees.

### Municipal Checking with Interest

This account works just like a standard checking account, but in addition, pays a competitive interest rate.

### Municipal Revenue Checking

This account earns competitive interest rates according to three balance tiers, and interest is compounded monthly. There is no minimum balance to open this account.

### Municipal Statement Savings

The Citizens Municipal Statement Savings account earns a competitive rate of interest, and no minimum balance is required to open this account. Interest on this account compounds monthly.

### Municipal Money Market

This account earns money market interest rates while offering convenient access to your money. The monthly maintenance fee can be waived by keeping a \$2,500 average monthly balance.

Citizens Bank offers municipalities and government entities full banking support, including Cash Management, Investment, Financial Advisory and Lending Services. Please call the Government Banking Team at 1-800-438-4518.

## About Your Accounts – Government Banking

### Other Government Banking Services

- **Cash Management Services** – See pages 38-39 in this Guide.
- **Investment Services** (including Jumbo CDs, U.S. Treasuries and other securities)
- **Financial Advisory Services** (including borrowing and short- and long-term funding)

*If you would like to discuss how we may better serve your specific needs, please call our Government Banking Team at 1-800-438-4518, weekdays from 8:00 a.m. – 5:00 p.m.*

## About Your Accounts – Certificates of Deposit (CDs)

### Certificates of Deposit

When you have funds to set aside for a period of time and want to maximize your rate of interest with the security of FDIC insurance, we recommend a Certificate of Deposit (CD). We offer fixed-rate CDs for terms of three months to five years that can be opened with as little as a \$1,000 initial deposit. Visit a branch or contact your Relationship Manager to see which account is best for you.

#### Features of New CDs

Interest on all new CDs at Citizens accrues daily, compounds monthly and is posted to accounts, sent by check or transferred to another account on the monthly anniversary date of the account opening. Citizens CDs automatically renew at maturity. You will be notified at least 30 days in advance and have 10 calendar days after the maturity date to make changes. A substantial penalty may be imposed for early withdrawal. For current rates and terms, just stop by your branch or call us toll-free anytime at 1-800-862-6200 beginning February 9, 2004.

#### More information to help you

- Beginning February 7, 2004, any CDs which offer daily interest compounding will continue to compound daily. Interest on all other CDs will be compounded monthly, resulting in a slightly higher Annual Percentage Yield (APY) for those CDs that currently compound quarterly. Please note that the information here is correct and supersedes the information in the “Disclosure for Business Accounts.”
- Beginning February 7, 2004, any interest payments posted to your account, mailed to you or deposited to an RMB account you have designated will be monthly. Please note that the information here is correct and supersedes the information in the “Disclosure for Business Accounts.” All interest disbursement checks mailed will be sent to the account holder and address on record.
- Previously, disbursement checks were sent to non-RMB accounts. As of February 7, 2004, disbursement checks are not sent to non-Citizens accounts. Interest will be added to your CD’s principal balance upon compounding monthly, unless you specify a Citizens account to which you would prefer to have your interest disbursement directed.

The interest rate on your CD will remain the same through the maturity date.

The Citizens CD term length shown on your Business Account Summary in this kit will be your new CD term upon automatically renewing at maturity. Statements and notices between February 7, 2004 and your CD’s maturity date will reference your new CD term.

## About Your Accounts – Certificates of Deposit (CDs)

- All other features of your RMB CD will stay the same until it matures.
- If you choose to renew your CD, it will have the features described above in “Features of New CDs.” Citizens’ CD features will become effective when your current account matures.
- At maturity, your account will automatically renew for a term that may be slightly different because the lengths of some Citizens CD terms are slightly longer or shorter than RMB’s terms. Interest payment options and early withdrawal penalties are outlined in the maturity notice sent to you at least 30 days in advance, and you have 10 calendar days after maturity to make changes. Upon renewal, monthly interest payments mailed to you or deposited to an account you have designated will continue unless you make changes during your grace period.
- The Citizens CD term shown on your Business Account Summary in this kit will be your new CD term upon automatically renewing at maturity, not upon the systems changeover on February 7, 2004. Statements and notices between February 7, 2004 and your CD’s maturity date will reference your new CD term. Please be assured that your CD term length will stay the same until maturity.
- Citizens will mail an annual CD statement showing your balance as of December 31 each year unless you receive a combined statement or your CD term is less than one year.
- Your CD balances can be used to meet the combined balance requirement for any Business Partners Checking account with all the benefits shown on page 17.

### Business Jumbo CDs

At Citizens, Business Jumbo CDs are managed by our Government Banking and Treasury Money Desk professionals. Jumbo CDs earn simple interest and offer you the liquidity you may need as proceeds can be credited directly to your checking or savings account. They do not automatically renew, which allows you to reassess your business needs with every maturity and direct your funds accordingly. For more information, please call the Treasury Money Desk at 1-401-282-2578 (business customers) or our Government Banking Group at 1-800-438-4518 (municipal customers).

### Business Investment Accounts

Business Investments Accounts (BIAs) have terms of seven to 31 days. You can open this account with a \$1,000 initial deposit. Interest accrues daily and is posted to your account at maturity. For more information about BIAs, just stop by your branch or call us toll-free anytime at 1-800-862-6200 beginning Monday, February 9, 2004.

## About Your Accounts – Retirement Planning

### Citizens Bank Qualified Plan CDs

Citizens Bank offers employers and employees a wide variety of investment options. Citizens CDs offer consistent earnings at competitive interest rates, and they are FDIC insured. New Qualified Plan CDs are offered with terms from seven months to five years and can be opened with as little as \$250.

#### Features of New Qualified Plan CDs

Interest on all new CDs at Citizens accrues daily, compounds monthly and is posted to accounts on the monthly anniversary date of the account opening. Interest withdrawals are not allowed on Qualified Plans. Citizens CDs automatically renew at maturity. You will be notified at least 30 days in advance and have 10 calendar days after the maturity date to make changes. A substantial IRS penalty may be imposed for early withdrawal, and Citizens' early withdrawal penalties may apply. For current rates and terms, just stop by your branch or call us toll-free anytime at 1-800-862-6200 beginning February 9, 2004.

#### More information to help you

- As of January 6, 2004, Citizens Bank will be the prototype sponsor and the custodian or directed trustee of your Qualified Plan.
- Beginning February 7, 2004, any CDs which offer daily interest compounding will continue to compound daily. Interest on all other CDs will be compounded monthly, resulting in a higher Annual Percentage Yield (APY) for those CDs that currently compound quarterly. Please note that the information here is correct and supersedes the information in the "Disclosure for Business Accounts."
- Beginning February 7, 2004, any interest payments posted to your account, mailed to you or deposited to an RMB account you have designated will be monthly. Please note that the information here is correct and supersedes the information in the "Disclosure for Business Accounts." All interest disbursement checks mailed will be sent to the account holder and address on record.
- Previously, disbursement checks were sent to non-RMB accounts. As of February 7, 2004, disbursement checks are not sent to non-Citizens accounts. Interest will be added to your CD's principal balance upon compounding monthly, unless you specify a Citizens account to which you would prefer to have your interest disbursement directed.

The interest rate on your CD will remain the same through the maturity date.

The Citizens CD term length shown on your Business Account Summary in this kit will be your new CD term upon automatically renewing at maturity.

Statements and notices between February 7, 2004 and your CD's maturity date will reference your new CD term.

## About Your Accounts – Retirement Planning

### Variable Rate Savings Qualified Plan (QP)

An opening deposit of just \$50 makes it easy to build retirement savings with a Variable Rate Savings Qualified Plan account. You can add to it anytime, subject to IRS guidelines, and your interest grows tax-deferred. The \$5 monthly maintenance fee is waived with an average monthly balance of just \$500, and a monthly statement shows your progress toward reaching your goal. You can use this account to hold funds while you make investment decisions or to accumulate savings toward Citizens QP CDs, which start at just \$250.

#### More information to help you

- The monthly maintenance fee is waived permanently.
- There's no minimum balance to earn interest.
- If you have a Business Partners Checking account, the balance in your Variable Rate Savings QP can be applied toward the combined balance requirement to waive the monthly maintenance fee. If you link your Variable Rate Savings QP account to your Business Partners Checking account, your Variable Rate Savings QP will also appear on your combined statement.

### Options for You and Your Employees

Citizens offers business owners a comprehensive array of retirement plans. Alternatives include:

- A SIMPLE Plan, which allows employer matching contributions for businesses with 100 or fewer eligible employees.
- The Citizens Retirement Choice 401(k) Plan, which allows employees their choice of mutual funds with tax advantages.

- All other features of your RMB Qualified Plan CD will stay the same until it matures.
- If you choose to renew your CD, it will have the features described above in "Features of New Qualified Plan CDs." Citizens' CD features will become effective when your current account matures.
- At maturity, your account will automatically renew for a term that may be slightly different because the lengths of some Citizens CD terms are slightly longer or shorter than RMB's terms. Interest payment options and early withdrawal penalties are outlined in a maturity notice sent to you at least 30 days in advance, and you have 10 calendar days after maturity to make changes. Upon renewal, any monthly interest payments mailed to you or deposited to an account you have designated will continue unless you make changes during your grace period.
- Citizens will mail an annual CD statement showing your balance as of December 31 each year unless you receive a combined statement or your CD term is less than one year. All Retirement Plan customers receive an annual statement in January summarizing all accounts in their plan. Retirement Plan customers will no longer receive a June statement.
- Your CD balances can be used to meet the combined balance requirement for any Business Partners Checking account with all the benefits shown on page 17.
- The Citizens CD term shown on your Business Account Summary in this kit will be your new CD term upon automatically renewing at maturity, not upon the systems changeover on February 7, 2004. Statements and notices between February 7, 2004 and your QP CD's maturity date will reference your new QP CD term. Please be assured that your CD term length will stay the same until maturity.

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## About Your Accounts – Retirement Planning

- A SEP, which can lower your tax burden as an employer.
- Profit-sharing plans that contribute to employee retirement accounts based on net profit.
- The Money Purchase Plan, which contributes a fixed percentage to employees' accounts.

Business owners interested in a SIMPLE Plan or 401(k) may call a Financial Consultant from Citizens Investment Services Corp.\* (CISC) at 1-800-942-8300, weekdays from 8:00 a.m. – 5:00 p.m.

For information about the Citizens Retirement Choice 401(k) plan, please call Citizens Investment Management Services (CIMS) at 1-800-451-7025 to speak with Vice President Dan Notartomaso.

For information about Profit-Sharing Plans, Money Purchase Plans or SEPs, please call Citizens Retirement Services at 1-800-948-7200 weekdays from 8:30 a.m. – 5:00 p.m. As Citizens does not provide tax or legal advice to its customers, we strongly recommend that you consult your tax advisor.

\* Financial Consultants are registered representatives of Citizens Investment Services Corp. Citizens Investment Services Corp. Member NASD, SIPC. One Citizens Plaza, Providence, RI 02903. (800) 942-8300. In Massachusetts, insurance is offered through Citizens Financial Services Insurance Agency, 1200 Hancock Street, Quincy, MA 02169. Citizens Investment Services Corp. and Citizens Financial Services Insurance Agency are affiliates of Citizens Bank.

Investments, Insurance and Annuities Products Are:		
• Not a Deposit	• Not Insured by Any Federal Government Agency	
• Not FDIC Insured	• Not Bank Guaranteed	• May Lose Value

## About Your Accounts – Investment Services

For more than 90 years, Citizens Financial Group, Inc. has helped generations of customers achieve their financial goals. Our time-tested approach to investing is to provide you with advice based on research and experience.

### Investment Management

Citizens Investment Management Services (CIMS) offers actively managed, custom-designed investment portfolios. Portfolios can be tailored to a client's specific financial position, goals, objectives and risk tolerance. We also provide comprehensive custodial services for retirement plans and endowment funds. For more information, please call Vice President Tom Breen at 1-610-941-8408.

### Retirement Plan Services

Citizens offers qualified and non-qualified employee benefit plans. Our experienced investment and retirement plan professionals work with clients to select the most appropriate plan and investment options. Citizens also makes available complete record keeping and administrative services. We will meet with individuals or conduct participant meetings to provide plan and investment education. For more information, please call Vice President Tom Breen at 1-610-941-8408.

### Institutional Not-for-Profit Accounts

Citizens offers full investment and administrative services which include custody and investment management for individuals and institutions. For more information, please call Vice President Tom Breen at 1-610-941-8408.

### Mutual Funds and Annuities

Citizens Investment Services Corp. (CISC), a member of the Citizens Financial Group family of companies, offers more than 1,500 mutual funds from 26 well-known fund companies, including Eaton Vance, Oppenheimer, Dreyfus, Fidelity and MFS.\* In addition, CISC offers retirement plans for individuals, such as Traditional and Roth IRAs, as well as retirement plans for companies — from the Individual 401(k) to larger group plans. Our Education Savings Plan products include the popular 529 Tax-Deferred Education Savings Plan. Located within your local Citizens Bank branch, you'll have the convenience of working with CISC Financial Consultants† who can assist you with your individual investment decisions.

CISC offers a variety of insurance products, including fixed and variable annuities,\* life insurance, disability income protection, and long-term care insurance, that are underwritten by some of the top insurers such as Nationwide, Transamerica, MetLife and Equitable. For more information, please visit a Financial Consultant† at your local bank branch or call CISC at 1-800-942-8300, weekdays 8:00 a.m. – 5:00 p.m.

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## About Your Accounts – Investment Services

Investments, Insurance and Annuities Products Are:			
• Not a Deposit	• Not Insured by Any Federal Government Agency		
• Not FDIC Insured	• Not Bank Guaranteed	• May Lose Value	

\* Mutual funds and variable annuities are sold by Prospectus. For more information on mutual funds or variable annuities, including charges and expenses, please request a prospectus by calling 1-800-942-8300 and read it carefully before investing or sending money.

† Citizens Investment Services Corp.'s Financial Consultants are registered representatives of Citizens Investment Services Corp. Member NASD, SIPC. One Citizens Plaza, Providence, RI 02903. In Massachusetts, insurance is offered through Citizens Financial Services Insurance Agency, 1200 Hancock Street, Quincy, MA 02169. Citizens Investment Services Corp. and Citizens Financial Services Insurance Agency are affiliates of Citizens Bank.

## About Your Accounts – Business Credit

**Citizens has a demonstrated record of supporting small and mid-size companies with capital and financial services that are crucial for growth. You're with the No. 1 SBA lender in eastern Pennsylvania and the Mid-Atlantic region, as ranked by the U.S. Small Business Administration.\***

**Whether you are focused on fueling growth or day-to-day working capital, you can count on quick response to your borrowing needs. Innovative solutions such as our one-page small business credit application, streamlined commercial loan process and highly personal approach to lending ensure that you have access to the right credit services at the right time.**

### Small Business Credit

Our simple credit application enables small business owners to apply for four types of credit: a business credit line, a business loan, a business credit card and overdraft protection. Whatever type of financing your business needs, during business hours you will have a response time of 24 hours on applications of \$50,000 or less and 48 hours on applications up to \$500,000. You'll be pleased to know that Citizens can provide you expedited SBA loans because we are an SBA Preferred and Express Lender.

#### More information to help you

- If you mail your payments, the mailing address is: Citizens Bank, P.O. Box 9799, Providence, RI 02940. The address is also shown on your monthly billing statement.
- You will no longer receive coupon books for your loan.
- You can make payments at any Citizens branch.
- You will no longer be able to use your online banking service to view your loan.

### Overdraft Line of Credit

Linked to your Citizens Business Partners Checking account, an overdraft line of credit protects you from an overdraft situation. Money is automatically transferred from the line to your checking account, up to the amount needed to cover your checks. Citizens offers two types of overdraft protection: Savings and Line of Credit. To take advantage of this convenient protection, stop in your branch or call us toll-free anytime.

*(continued)*

\*Ranking based on number of SBA loans approved by the SBA from October 1, 2002 through September 30, 2003.

Your new account number, shown on your Business Account Summary in this kit, will be listed on the next loan statement you receive beginning February 7, 2004.

All terms and conditions of your loan will remain the same.

## About Your Accounts – Business Credit

### More information to help you

- If you currently have overdraft protection from a line of credit, a new overdraft protection line of credit will be set up for you, and it will have the same account number as the checking account to which it is linked.
- The current annual interest rate on your account is 15.49%.
- The \$25 annual fee, which will be debited from your linked checking account, will be waived until February 2005. This fee is waived for customers with Business Partners Checking accounts.
- The transfer fee for this service is waived permanently.
- The minimum monthly payment is automatically deducted from the linked checking account on the 25th day after your statement date. For example, if your checking statement date is March 5, the payment is deducted on March 30.
- If there are insufficient funds in your linked checking account, Citizens will look to automatically debit the minimum monthly payment each day thereafter until the minimum monthly payment is satisfied in full.
- The minimum monthly payment is now just 2% of your current balance or \$20, whichever is greater, plus any amount past due. If your current balance is less than \$20, you pay the full balance. If you would like to pay more than your minimum monthly payment, you may do so at any Citizens branch beginning Saturday, February 7 or ATM beginning Sunday, February 8, or by calling Citizens' PhoneBank anytime at 1-800-862-6200 beginning February 9.
- You will pay a late fee of \$20 when the minimum payment is not made within 5 days of the payment due date shown on your monthly statement.

- Because your overdraft line of credit is automatically linked to your checking account at Citizens, for your convenience, you will receive a combined monthly statement with detailed information on both your Overdraft Line of Credit and the checking account to which it is linked.
- For more information about the terms and conditions of your new overdraft protection service, please refer to the enclosed "Disclosure for Business Accounts."

### Business Loans and Lines of Credit

Citizens has a long and successful history of helping businesses prosper through innovative financing and responsive one-on-one banking relationships. We offer a full range of products and services to support the credit needs of your business. Our locally based Relationship Managers and extensive branch network will make it even more convenient for you to conduct business.

### More information to help you

- If you mail your payments, the mailing address is: Citizens Bank, P.O. Box 9799, Providence, RI 02940. The address is also shown on your monthly billing statement.
- You will no longer receive coupon books for your loan.
- You can make payments at any Citizens branch.
- You will no longer be able to use your online banking service to view your loan.

## About Your Accounts – Business Credit

### Asset-Based Lending

Your inventory and accounts receivable may constitute the foundation for a loan or line of credit. Experienced specialists in our Asset-Based Lending Group will help you understand your options and expedite the funding process.

### Derivatives

If your company has a Citizens loan of \$1,000,000 or more and you are concerned about your exposure to interest rate fluctuations on your commercial loan, consider our flexible hedging solutions — derivatives. Derivatives represent a superior alternative to a traditional fixed-rate commercial loan because they are tailored to suit your company's specific needs.

### Commercial Real Estate

Professionals in Citizens' Commercial Real Estate Group are dedicated to assisting business owners who want to expand existing facilities or acquire new facilities in addition to providing expertise and service to real estate developers and investors.

### Equipment Leasing

Citizens can provide your company with many creative financing solutions for all your equipment needs. Citizens offers 100% financing for equipment amounts of \$250,000 (or aggregated types of assets of \$250,000) or more so that your company has the equipment you need without a drain on your working capital.

### Mezzanine Financing

If your company is seeking capital support for management buyouts, expansions, acquisitions or recapitalizations, Citizens Capital, Inc. can help. Mezzanine financing fills the gap between the secured debt, that banks traditionally provide, and the equity that comes from a company's owners/managers or from venture capital firms.

### Dealer Financial Services

Our comprehensive dealer financing program includes floor planning, dealership real estate and improved mortgages, acquisition and ownership transfer financing, indirect lending and investment 401(k) and insurance products. Add all this to our full-service business banking and cash management, and you'll see what a complete resource Citizens can be. For more information about any of these specialized financing options, contact your Relationship Manager or call 1-401-456-1462, weekdays from 8:30 a.m. – 5:00 p.m.

*For more information on any of these services, please call your Relationship Manager or call 1-800-862-6200 anytime beginning Monday, February 9.*

*We are very interested in assisting you and your company any way we can.*

## About Your Accounts – Cash Management Services

Citizens' full array of cash management services helps you run your company more efficiently and profitably. For additional information on our Cash Management Services, please contact your Relationship Manager or call Citizens' Cash Management Client Services at 1-877-550-5933, weekdays from 7:00 a.m. – 5:00 p.m. Our Cash Management Group will assist you in determining the best mix of services for your business.

### Wire Transfers

Citizens is pleased to provide you with domestic and international wire transfers beginning Monday, February 9, 2004. If you send wires on a regular basis, you will want to sign a Money Transfer Agreement with us. This agreement enables your company to select security measures, designate authorized initiators and establish monetary limits for each initiator. Simply call your Relationship Manager or Cash Management Representative who can help you. You can also initiate wire transfers at any branch or by using Money Manager Windows, Citizens' comprehensive PC-based cash management reporting system.

To ensure that incoming wire transfers are processed smoothly, please notify the originator of your new Citizens account number, located on the enclosed Business Account Summary, and the Citizens Bank ABA wire routing number. If your account was opened in Pennsylvania, the routing number is **036076150**. If your account was opened in Delaware, the routing number is **031101143**.

Beginning February 9, 2004, for any incoming wires sent to the former RMB ABA routing number, the Federal Reserve Bank will return the wire to the originating bank.

Incoming international wires should be directed to our S.W.I.F.T. code, **CTZIUS33**. Please contact our Foreign Exchange Sales Representatives to obtain a list of foreign correspondent banks to provide to anyone sending you foreign currency payments. This information, along with your Citizens account number, provides all the necessary information needed to credit the proceeds of a foreign currency wire to your new account at Citizens. A Foreign Exchange Sales Representative can be reached by choosing option 1 at 1-800-733-4360 weekdays from 7:30 a.m. – 5:00 p.m.

If you would like to obtain a Money Transfer Agreement, or have any questions, please call the Wire Transfer Department at 1-877-471-1961 and select option 6, weekdays from 8:30 a.m. – 5:00 p.m.

If you frequently receive wire transfers, please notify the originator to use your new account number and the Citizens Bank wire routing number beginning February 9, 2004.

To obtain a Money Transfer Agreement, or for any questions about wires, please call 1-877-471-1961.

## About Your Accounts – Cash Management Services

### Information Reporting

With Citizens' First Fax service, by 7:00 a.m. each business day you receive a summary of the previous day's account balance and activity.

Citizens' PC-based Money Manager Windows and Internet-based Money Manager Web have been designed to provide customers a comprehensive picture of their daily cash position. You can obtain commercial account information directly by 7:00 a.m. each business day and generate reports to help you make time-sensitive decisions. Money Manager Windows and Web also allow you to originate Automated Clearing House (ACH) transactions. Money Manager Windows gives you the additional ability to initiate freeform and repetitive international and domestic wires, as well as initiate stop payments on checks. Money Manager offers the flexibility to select only the services you need.

### Automated Sweep Services

Maximize your firm's earning potential with one of Citizens' Automated Sweep Services. *Sweep to Investment* transfers excess balances from your checking account to a choice of mutual fund families or overnight repurchase agreements. *Sweep to Line of Credit* advances funds to/from your account and your pre-approved line depending on your cash position. *Sweep to Line to Investment* combines sweep services to automatically advance funds when operating balances are low or to invest funds if there are excess balances after daily obligations are met.

### Collection Services

- **Cash Concentration:** Simple and affordable way to concentrate balances from any number of banks into a single Citizens account using ACH entries.
- **Lockbox Service:** By routing receivables through a dedicated post office box, expedite the posting of payments to your account and increase your average account balance to potentially offset monthly maintenance fees.
- **Deposit Reconciliation:** Provides a complete and accurate record of deposits from multiple sources into one consolidated account.

### Disbursement Services

- **Controlled Disbursement:** To help forecast cash needs, this service reports the total dollar amount of checks that will clear against your account that same day.
- **Account Reconciliation:** Save time and strengthen your internal controls by having Citizens reconcile your disbursement accounts for you.
- **Zero Balance Accounting:** For centralized control over the cash flow in multiple accounts, this service enables accurate funding of disbursements as well as efficient investment and borrowing decisions.
- **Automated Clearing House (ACH) Reporting:** Less costly than other forms of electronic payment, ACH services help you to transfer funds for payroll, vendor payments, federal and state taxes and other recurring payments.
- **TTAXplus:** This service uses your touch-tone phone to relay payments of federal and state taxes.

Investments, Insurance and Annuities Products Are:			
• Not a Deposit	• Not Insured by Any Federal Government Agency		
• Not FDIC Insured	• Not Bank Guaranteed	• May Lose Value	

## About Your Accounts – International Services

To help you compete in the global marketplace, our International Banking solutions are tailored to meet your needs and mitigate the risks of doing business internationally. Our affiliation with the Royal Bank of Scotland and worldwide correspondent network of more than 2,000 banks enables us to provide you with an expansive global network, key locations for full business services and a sophisticated level of international trade and finance expertise.

### Foreign Exchange Trading and Advisory Services

Changes in foreign exchange trends or unexpected market volatility can complicate the best plans. To give you the edge in the international marketplace, Citizens Bank offers expert assistance. We can help your company assess risk and develop strategies to manage foreign exchange risk. Of course, we also provide full international product delivery in the currencies you require. Foreign Exchange Services include:

- Spot, Forward and Option Contracts
- Foreign Currency Loans and Accounts
- International Wire Transfers and Bank Drafts
- Collection of Foreign Checks

### Trade Banking Service

Citizens Bank has a full range of trade banking services to support companies involved in importing and exporting, as well as services for foreign companies investing in the U.S. We are able to provide tailored alternatives for financing or securing payment for your international transactions. Our services include:

- Import and Export Letters of Credit
- Documentary Collections
- Bankers Acceptances
- Standby Letters of Credit
- Export Finance Solutions

### Executive Services

Traveling executives can avoid the inconvenience of currency exchange abroad by arriving with cash in hand. Our convenient services enable you and your staff to lock into existing exchange rates. You may also purchase or sell foreign currency notes at competitive exchange rates at any Citizens Bank branch. If you wish to purchase a currency that the bank does not stock, the notes can be ordered and delivered quickly. Citizens Bank offers American Express® Travelers Cheques in both foreign currencies and U.S. dollars.

For Trade Banking and Foreign Exchange Services, please call 1-800-733-4360, weekdays from 7:00 a.m. – 5:00 p.m. Eastern time.

## Nearby Branch/ATM Locations

Below is a list of Citizens branches in the greater Philadelphia, Delaware and New Jersey areas. Most branches have ATMs, unless otherwise indicated. Right now, you can get cash at any Citizens ATM without a fee. Beginning Saturday, February 7, 2004, you can visit any of Citizens' more than 390 branches in Pennsylvania, Delaware and New Jersey. Enjoy the convenience of seven-day branches in the greater Philadelphia region. Beginning Sunday, February 8, 2004, you'll be able to make deposits at most Citizens ATMs using your new Citizens card.

### DELAWARE

#### Dover

1399 Forest Ave.  
8 Loockerman St.

#### Georgetown

13 the Circle

#### Lewes

131 Second St.

#### Middletown

Acme  
460 East Main St.

#### Milford

652 North Dupont Hwy.

#### New Castle

Airport Plaza  
130 DuPont Hwy.

#### Newark

40 Chestnut Hill Plaza  
117 East Main St.

#### Acme

1 University Plaza

#### Rehoboth Beach

8 Rehoboth Beach Plaza

#### Seaford

Wal-Mart  
751 North Dual Hwy.

#### Smyrna

5 West Commerce St.

#### Wilmington

16th and DuPont Sts.  
4435 Kirkwood Hwy.  
1620 Marsh Rd.  
Maryland Ave.  
and Germany Dr.  
Tenth and Market Sts.

#### Acme

4720 Limestone Rd.

#### Acme

2084 Naaman's Rd.

### NEW JERSEY

#### Cinnaminson

Acme  
1103 Rt. 130 South

#### Haddon Heights

131 White Horse Pike

#### Marlton

Rt. 73 and  
Marlton Center Blvd.  
980 State Highway 73

#### Sicklerville

Acme  
515 Berlin-Cross Keys Rd.♦

#### Voorhees

Acme  
1101 White Horse Rd.  
700 Haddonfield Berlin Rd.

### PENNSYLVANIA

#### Abington

1359 Old York Rd.

#### Aldan

Giant  
543 North Oak Ave.

#### Ardmore

225 West Lancaster Ave.

#### Bala Cynwyd

15 City Line Ave.

#### Acme

121 East City Line Ave.

#### Bensalem

Acme  
2301 Bristol Rd.

#### Brookwood Shopping Center

1881 Street Rd.

#### Blue Bell

Giant  
1760 DeKalb Pike

#### Broad Axe

7004 Butler Pike

#### Brookhaven

5001 Edgmont Ave.

#### Broomall

Giant  
2910 Springfield Rd.

#### Lawrence Park Shopping Center

#### Lawrence Park Shopping Center Drive-Up

#### Center Square

1301 Skippack Pike

#### Chalfont

Acme  
505 West Butler Ave.

#### Cheltenham

7435 North Front St.

#### Chester Springs

Acme  
400 Simpson Dr.

#### Clifton Heights

5251 West Baltimore Pike

#### Collegeville

Acme  
222 West Main St.

#### Conshohocken

202 West Ridge Pike

#### Downington

Acme  
3951 West Lancaster Ave.

#### Doylestown

559 North Main St.

#### Acme

Main St. & Route 611

#### Drexel Hill

4221 Ferne Blvd.  
5045 Township Line Rd.

#### East Norriton

5 West Germantown Pike

#### Elkins Park

8250 Old York Rd.

#### Exton

350 East Lincoln Hwy.

#### Acme

111 West Lincoln Hwy.

#### Fairless Hills

Giant, Fairless Hills  
Shopping Center  
473 Oxford Valley Rd. South

#### Feasterville

Acme  
105 East Street Rd.

#### Flourtown

Bethlehem Pike and  
East Mill Rd.  
1461 Bethlehem Pike

#### Fort Washington

512 Pennsylvania Ave.

#### Glenside

139 South Easton Rd.

#### Havertown

1635 East Darby Rd.  
1375 West Chester Pike  
160 West Eagle Rd.

## Nearby Branch/ATM Locations

**Holmes**

**MacDade Mall**  
MacDade Blvd.  
and South Ave.

**Acme, MacDade Mall**  
100 MacDade Blvd.

**Horsham**

**Acme, Village Mall**  
Blair Mill and Moreland Rds.

Blair Mill and Village Rds.

**Giant**

314 Horsham Rd., Unit A

**Huntingdon Valley**  
763 Huntingdon Pike

**Jenkintown**

**Acme**  
323 Old York Rd.

**Kennett Square**  
**New Garden**

**Shopping Center**  
345 Scarlett Rd.

**King of Prussia**

608 DeKalb Pike  
160 North Gulph Rd.

**DeKalb Plaza**

**Shopping Center**  
338 West DeKalb Pike

**Langhorne**

2039 East Lincoln  
Hwy.

**Lansdale**

25 East Main St.

**Sumney Forge Square**  
1601 Valley Forge Rd.

**Acme**

1150 Welsh Rd.

**Levittown**

4565 New Falls Rd.

**Acme**

6800 New Falls Rd.

**Lima**

1055 West  
Baltimore Pike

**Lionville**

50 East Uwchlan Ave.

**Maple Glen**

874 Welsh Rd.

**Media**

2 East Baltimore Ave.  
Second and Olive Sts.

**Montgomeryville**  
**Giant,**

**Montgomery Square**  
1201 Knapp Rd.

**Morrisville**

**Acme**  
550 West Trenton Ave.

**Narberth**

100 North Essex Ave.

**Newtown**

**Acme**  
48 West Rd.

31 Cambridge Ln.

**Newtown Square**

3514 West  
Chester Pike

**Acme**

3590 West Chester Ave.

**Norristown**

2806 Audubon  
Village Dr.

**Drive-Up, Audubon**  
**Shopping Center**

2890 Audubon  
Village Dr.

**Giant, Audubon**  
**Square Shopping**  
**Center**

2668 Egypt Rd.

2 West Lafayette St.,  
1st Floor

**Paoli**

**10 Paoli Shopping Center**  
82 East Lancaster Ave.

**Acme**

39 Leopard Dr.

**Penndel**

US #1 and Durham Rd.

**Philadelphia**

5th St. and  
Godfrey Ave.  
11th St. and  
Lehigh Ave.

**Haddington**  
**Mall Plaza**  
57th and Vine Sts.

**Thriftway**

2497 Aramingo Ave.,  
Suite 2  
3500 Aramingo Ave.  
Broad and  
Ruscomb Sts.  
Bustleton Ave.  
and Parlin St.  
7935 Bustleton Ave.\*  
9896 Bustleton Ave.\*  
6537 Castor Ave.  
Chestnut and 2nd Sts.  
2014 Cottman Ave.

**Superfresh**

2101 Cottman Ave.  
2910 Cottman Ave.  
7780 Crittenden St.  
4700 Frankford Ave.  
6271 Frankford Ave.  
7149 Frankford Ave.\*  
7327 Frankford Ave.  
(Frankford and Teesdale)  
8423 Frankford Ave.  
9218 Frankford Ave.  
195 Franklin Blvd.  
3711 Germantown Ave.  
5500 Germantown Ave.  
8616 Germantown Ave.  
6503 Haverford Ave.\*  
7543 Haverford Ave.  
2900 Island Ave.  
2702 Kirkbride St.

**Franklin Mills**

**Drive-Up**  
12301 Knights Rd.  
9353 Krewstown Rd.  
4370 Main St.  
701 Market St.  
1234 Market St.  
1515 Market St.  
1735 Market St.  
2001 Market St.  
2942 North 22nd St.

1501 North Broad St.  
330 Oregon Ave.

**Acme**

1970 Red Lion Rd.

**Acme, Academy**  
**Shopping Center**  
3200-92 Red Lion Rd.

7248 Rising Sun Ave.  
5801 Ridge Ave.  
6060 Ridge Ave.

**ShopRite**

6901 Ridge Ave.

8345 Ridge Ave.

**Acme**

6601 Roosevelt Blvd.

**ShopRite**

11000 Roosevelt Blvd.

214 South 20th St.  
2540 South 24th St.  
134 South 34th St.  
15 South 52nd St.  
2001 South Broad St.  
and Mckean  
Chestnut and 2nd Sts.  
1201 Spring Garden St.  
6324 Stenton Ave.  
6500 Tabor Rd.\*  
6958 Torresdale Ave.  
830 Walnut St.  
1417 Walnut St.

**Drive-Up**

2501 Welsh Rd.

2516 Welsh Rd.

**Phoenixville**

**Maple Lawn**  
**Village Center**  
510 Kimberton Rd.

**Acme**

Starr St. and Nutt Rd.

**Pottstown**

**Giant, Pottstown Plaza**  
799 State St.

**Quakertown**

**Acme, Richland Crossing**  
**Shopping Center**  
Routes 309 and 313

## Nearby Branch/ATM Locations

**Richboro**

15 Newtown-  
Richboro Rd.

**Ridley Park**

**Acme**  
124 Morton Ave.

**Royersford**

**Limerick Square**  
70 Buckwalter Rd.,  
Suite 650

**Souderton**

705 Route 113

**Southampton**

464 Second St. Pike

**Giant**

466A Second St. Pike

**Spring House**

**Clemens Market**  
562 Village Center

**Springfield**

1250 Baltimore Pike  
40 East Woodland Ave.

**Trappe**

**Trappe Shopping Center**  
130 West Main St.,  
Suite 158

**Trooper**

**Park Ridge**  
**Shopping Center**  
2701 Ridge Pike

**Upper Darby**

1500 Garrett Rd.  
36 Glendale Rd.  
State Rd. and  
Lansdowne Ave.

**Warminster**

824 East St. Rd.

**Giant**

720-D West St. Rd.

**Warrington**

620 D. Easton Rd.

**Wayne**

**Chesterbrook Village Center**  
500 Chesterbrook Blvd.,  
Suite B-5

363 West Lancaster Ave.

**West Chester**

**Acme**  
907 Paoli Pike

**Marketplace Shopping Center**

1502 West Chester Pike

33 West Gay St.

1522 West McDaniel Dr.

**Acme**

1161 Wilmington Pike

**Giant**

1393 Wilmington Pike

**West Goshen**

22 Turner Lane

**West Grove**

106 West Evergreen St.

**Willow Grove**

1919 Easton Rd.

**Wyncote**

Cheltenham Ave.  
and Easton Rd.

**Wynnewood**

25-27 East Wynnewood Rd.

**Yeadon**

735 Church Lane

◆ No ATM at this location.

## Additional ATM Locations

In addition to ATMs located in our more than 390 branches in Pennsylvania, Delaware and New Jersey, Citizens Bank offers ATMs where you shop, travel and work. You can make withdrawals, transfers and balance inquiries at more than 660 ATMs throughout the Mid-Atlantic and more than 440 of those ATMs accept deposits as well. You'll find Citizens ATMs situated in:

- Retail Stores: Many locations of Acme and Giant, ShopRite in Roxborough, Cedarbrook Mall, Granite Run Mall, Reading Terminal, 7th & Market shopping area
- On the Go: Many Exxon gas stations in Delaware, Ardmore Amtrak Station
- Greater Philadelphia: Citizens Bank Park, National Constitution Center, Philadelphia Navy Yard, Federal Reserve Bank, Germantown Hospital, Episcopal Hospital, King of Prussia Business Center, University Square, University of Pennsylvania (Hamilton Square), Moravian Cafe, St. Francis Hospital (Delaware)

To find a Citizens ATM near you, call Citizens' PhoneBank at 1-888-910-4100 anytime, or visit us at [citizensbank.com](http://citizensbank.com).

In Pennsylvania, Delaware and New Jersey, you can also make deposits at non-Citizens ATMs beginning February 8, 2004, where you see the STAR<sub>sm</sub>, Pulse<sup>®</sup> or NYCE<sup>®</sup> symbol. You can also get cash at more than 800,000 Citizens, STAR<sub>sm</sub>, Cirrus<sup>®</sup>, Pulse<sup>®</sup> and NYCE<sup>®</sup> ATMs worldwide.

Notes

Notes

Our Telecommunications Device for the Deaf (TDD) is accessible around the clock at 1-800-847-1797.

If you prefer to discuss your banking needs in a language other than English, call 1-888-762-4968 anytime and a translator will be provided.

Para información en español y en otros idiomas, llámenos a cualquier hora a 1-888-762-4968 y un traductor le será asignado. Comenzando el 9 de febrero de 2004, para la información de cuenta automatizada en español, por favor llame a Citizens PhoneBank en 1-888-398-7900 en cualquier momento.

Citizens Bank of Pennsylvania and Citizens Bank (Delaware) are subsidiaries of Citizens Financial Group, Inc., a \$72 billion financial services company headquartered in Providence, Rhode Island. Citizens is wholly owned by the Royal Bank of Scotland, plc.

The rules, regulations and fees for your new Citizens deposit accounts are discussed in the "Disclosure for Business Accounts" booklet included with this kit. The information in this Business Accounts & Services Guide is superseded by the specifics in the "Disclosure for Business Accounts" should there be any discrepancies between the two publications. All accounts, loans, and services are subject to individual approval. Please note that the corrections on CD information on pages 28 and 30 of this Guide are accurate. All accounts opened in Pennsylvania are with Citizens Bank of Pennsylvania, and accounts opened in Delaware are with Citizens Bank (Delaware).



Member FDIC

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Citizens Bank of Pennsylvania  
Citizens Bank (Delaware)



*We, along with our other branch colleagues, look forward to continuing to serve you, now and in the years to come. If there is anything we can do at this time, please stop by and meet with us.*

*Standing, from left: Michael McGill, Business Banking; Robert Pritchard, Main Branch; Jerry Cotlov, Commercial Real Estate*

*Seated: Dorothy Rogers, West Chester Branch; Teresa Buzniak, Business Banking*