

E-Sign Disclosure

Please read this E-Sign Disclosure (the "Consent") carefully and retain a copy for your reference. In this agreement, "we", "us" and "our" mean Citizens Bank N.A. and/or Citizens Securities, Inc. ("Citizens") and such entity's affiliates and subsidiaries or our agents, assignees or service providers. "You" and "your" means each account holder, product owner and/or service user identified on an account, product or service.

Consent. This Consent covers each and every account, product, or service we offer that you apply for, own, use, or administer with Citizens either now or in the future. You agree that we may deliver to you all disclosures, notices, agreements, statements, Tax Documents, terms and conditions, communications or other documents (collectively, "Notices") in electronic format ("eNotices"), and that we may discontinue sending paper Notices unless and until you withdraw your consent as described below. We may also use electronic signatures and obtain them from you as part of our transaction with you.

For accounts with more than one owner, only one owner's authorization is required to enroll in or initiate electronic notification. Your choice to go paperless binds any and all authorized signers. **Your Consent will be considered your confirmation that you have received, understand the terms and conditions of the Consent and you agree to be bound by them.**

Receiving Notices Electronically. We will send you eNotices to your preferred channel. Any electronic communication will be considered received within three (3) business days of the date sent by us to you. We may always, in our sole discretion, provide you with any Notice in paper form, even if you have chosen to receive it electronically.

Updating Your Contact Information. You must have an active email address on file. You must promptly notify us of any change in your email address or other contact information. You may change your email address by updating the contact information online, over the phone or submitting a request in writing. If completing on-line go *to the Service Center tab within the Service center and update your contact information. You may also notify us by calling us at our contact center numbers which you can find by clicking [here](#) or if calling for Auto Finance you can find by clicking [here](#).*

If you fail to update or change an incorrect or invalid email address or other contact information we have for you in our records, and we have had a reasonable opportunity to act on such update or change, you understand and agree that all Notices shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form or delivered through electronic means.

Account Title Changes. You understand that if you change the title on an account, your notice will still be provided electronically. If the account title change removes a signer, the eNotice will continue so long as the remaining signers have a valid email address on record. If no remaining signers have a valid email address, we will resume paper with the next notice generated. Fees may apply for receiving a paper statement. Please see your account agreement and accompanying documentation for applicable fees, *call us at our contact center numbers*

which you can find by clicking [here](#) or if calling for Auto Finance you can find by clicking [here](#) to determine applicable fees.

Option to Receive Paper Copies. You may request paper copies of Notices by *calling us at our contact center numbers which you can find by clicking [here](#) or if calling for Auto Finance you can find by clicking [here](#)*. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please see your account agreement and accompanying documentation for applicable fees or [Contact Us](#) to determine applicable fees by *calling us at our contact center numbers which you can find by clicking [here](#) or if calling for Auto Finance you can find by clicking [here](#)*.

Withdrawal of Consent. You may withdraw your consent to receive Notices electronically at any time (1) *within the Online Banking Service*; (2) *by visiting a branch*, (3) *calling us at our contact center numbers which you can find by clicking [here](#) or if calling for Auto Finance you can find by clicking [here](#)* (4) *notify us by writing to us at Citizens Bank, Online Banking Servicing RDC590, One Citizens Drive, Riverside, RI 02915*.

Withdrawal of consent for certain Notices may result in a fee. Please refer to your account agreement for additional information. There is no fee to process the withdrawal of your consent. Any withdrawal of consent will be effective only after we have had a reasonable period of time to act upon your withdrawal. Any withdrawal of your consent to receive eNotices will not affect the legal validity, enforceability and binding effect of any Notice you received, electronic or otherwise, before the effective date of the withdrawal of your consent and will not be re-sent in paper format.

Paper statements will resume within two periodic statements depending on when within your statement cycle you withdraw your consent to receive notices electronically. In the interim, you will continue to receive statements electronically. In the case of consumer loan statements with an auto debit feature, paper statements will not resume at any time, except a residential mortgage loan, where paper statements will resume upon withdrawal of consent. Consumer line statements with an auto debit feature will resume paper statements upon withdrawal of consent. Other Notices will resume with the next notice generated.

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

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

Amendments. You understand and agree that the terms and conditions in this Agreement may change from time to time without notice to you unless required by Applicable Law. If notice is

required, you agree that notice may be sent electronically via your Online Banking Alerts Center or the email address provided by you.

You have read, understand, and agree to be bound by the terms and conditions described above. Once you consent and acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active email account and are able print or save Notices you will receive Notices electronically. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service.