



March 26, 2008

Deborah Hennessey
Rapid Response Section
Bureau of Workforce Programs
Michigan Department of Labor & Economic Growth
Victor Office Center – 5th Floor
201 North Washington Square
Lansing, Michigan 48913

Dear Ms. Hennessey:

Following is information that may be required to fulfill the Worker Adjustment and Retraining Notification (WARN) Act. Effective March 26, 2008, 21 displacements will occur at the Citizens Bank Mortgage Loan Servicing Center office located at 400 Quincy St., Hancock, Michigan.

For additional information please contact:

Laura Hobson
Corporate Compensation & Reward Manager
Citizens Bank
328 S. Saginaw Street
Mail Code 001045
Flint, Michigan 48502

Phone: 810-768-4797

Sincerely,

William R. Hartman
President and Chief Executive Officer

Citizens Bank