

READY TO SAY HELLO TO YOUR NEW CHECKING ACCOUNT?

CHECKING QUICK START GUIDE



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CITIZENS ONLINE™

ENJOY THE EASE AND SECURITY THAT CITIZENS ONLINE BRINGS.

Enroll now by visiting citizensbank.com.

Once enrolled, you will have 24/7 access to transfer money between your Citizens accounts, pay bills, send money to friends and family, view eStatements, and more!



ONLINE BILL PAY*

DISCOVER THE SPEED, CONVENIENCE AND SECURITY OF ONLINE BILL PAY.

Click on “Pay Bills” under the “Pay Bills and People” tab.

In the Payment Center, you will be able to:

- Add billers.
- Set up recurring payments.
- Enjoy the convenience of AutoPay.
- Activate eBills.
- Manage payments, billers, etc.



*Wireless carrier, text and/or data charges may apply.

Questions?

For questions about Online Banking or Bill Pay, call 1-866-656-6561.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.

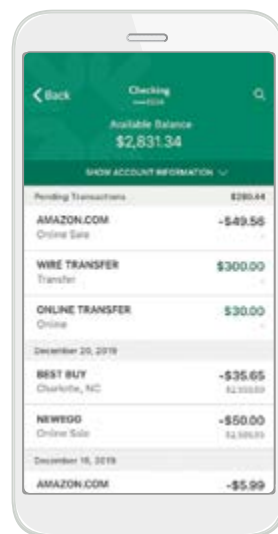
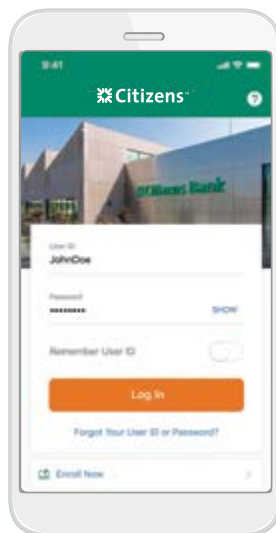


MOBILE BANKING*

Download our safe and simple mobile app for iPhone®, iPad® and Android™.

BANK ANYWHERE, ANYTIME

- Use Fingerprint, Face ID®¹ or password to log in.
- Activate your new debit card.
- Freeze and unfreeze your debit card quickly if it's ever misplaced.
- Deposit checks from almost anywhere.²
- Pay bills and add billers.
- Send and receive money quickly with Zelle®.³
- Transfer money between your Citizens accounts within minutes.
- Locate ATMs and branches.
- Receive account alerts.
- Check balances.
- View account and routing numbers.



Scan to download the mobile app.



*Wireless carrier, text and/or data charges may apply.

¹ Face ID is available on select Apple devices.

² Not all Citizens ATMs accept deposits. Account eligibility requirements, deposit limits, and other restrictions may apply.

³ Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Don't use Zelle to send money to people you don't know. Data charges may apply. Terms and Conditions Apply.

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Questions?

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.

SEND AND RECEIVE MONEY WITH Zelle®

Zelle® is a way to send and receive money to people you know and trust¹ — all within the safety of Online or Mobile Banking*.

- Send and request money with more friends and family, regardless of where they bank (as long as it's in the U.S.) — all you need is an email address or U.S. mobile phone number.
- Payments are typically received within minutes¹. Ask your recipient to enroll with Zelle® before you send them money.
- Zelle® is conveniently and securely accessed via Citizens Online™ or Mobile Banking*.

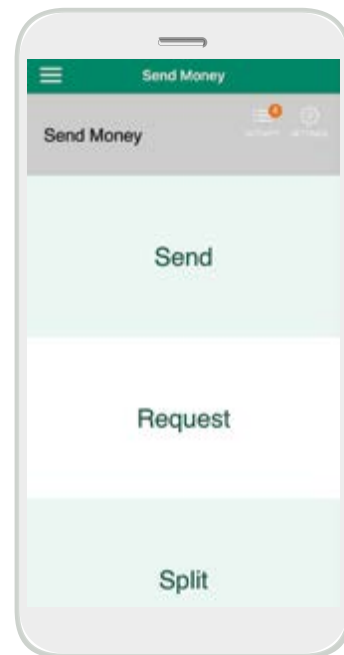
HERE'S HOW:

1. Open Citizens Mobile Banking app* or log in to Online Banking.
2. Select “Send Money with Zelle®” from the menu (for Online: option is under “Pay Bills and People” menu).
3. Choose “Send,” “Request,” or “Split.”
4. Select a contact and enter an amount to send and receive money.

ACCESS YOUR ACCOUNTS USING CITIZENS' SIMPLE AND SECURE ATMS.

Our touchscreen technology allows you to:

- Set preferences for language, and receipts.
- Check your balance, get cash, transfer money between accounts, change your PIN.
- Deposit checks and cash — without an envelope. Deposits post same day, if made by 10 pm.²
- Print images of your deposited checks right on your receipt.



*Wireless carrier, text and/or data charges may apply.

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² Not all Citizens ATMs accept deposits. Account eligibility requirements, deposit limits, and other restrictions may apply.

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Questions?

For questions about Online Banking and Bill Pay, call 1-866-656-6561.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.



CONVENIENTLY ORDER VIA ...

- Online Banking — once you're set up, go to "Account Details" and find "Re-Order Checks" listed under "Account Options."¹

OR

- Online or by phone through Deluxe — visit deluxe.com/checks or call 1-866-322-1350.¹

SELECT YOUR CHECK STYLE AND CONFIRM THE FOLLOWING:

- Name and address.
- Routing number.
- Account number.
- Check starting number.



Our preferred check supplier, Deluxe, has designed a streamlined check package. Your checks will arrive in a thin, blue envelope designed to comply with USPS requirements.

¹ These methods may not be available until after 3 business days from account opening.

Questions?

For questions about Check Orders, call Deluxe at 1-866-322-1350.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.



DEBIT CARD

Our Citizens Visa® debit card with Zero Liability¹ and tap to pay technology is a secure, simple and convenient way to make purchases and manage your finances.

YOUR NEW CARD AND PIN:

- If you received a new debit card in branch, it's active and ready to use!
- If you did not receive your new card or choose your PIN in the branch at account opening, then they will arrive separately via U.S. mail within 3-5 business days.

ACTIVATE:

- Use the Citizens Mobile App,* go to "Manage Debit Cards" and it will bring you to where you can activate your debit card in the app.
- Make an in-store purchase with your debit card using your PIN.
- Complete a transaction at any Citizens ATM with your debit card with your PIN.
- By phone. Call 1-800-527-1800 and have your card and PIN handy to act.



¹ Citizens Zero Liability policy covers U.S.-issued cards only. Does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim, and account standing and history. Cardholder must notify Citizens immediately of any unauthorized use. Transaction at issue must be posted to your account before provisional credit may be issued. For more details, call 1-800-922-9999 or visit citizensbank.com/zeroliability.

Visa is a registered trademark of Visa International Service Association.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

Questions?

To activate your debit card, call 1-800-527-1800.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.

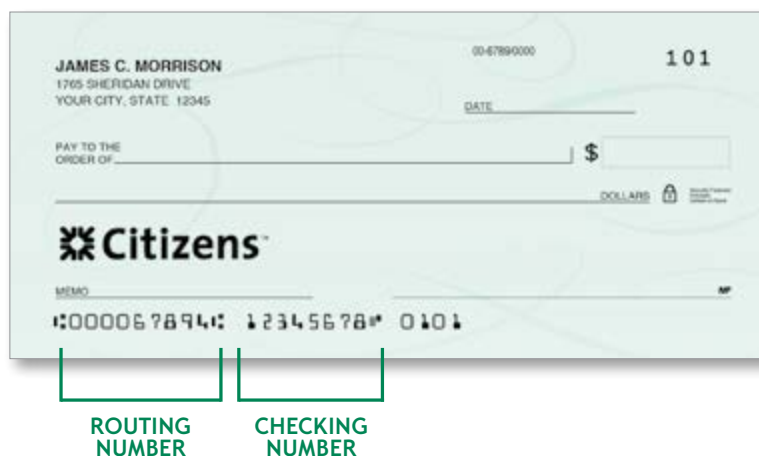


DIRECT DEPOSIT

SET UP DIRECT DEPOSIT:

1. Get a direct deposit form from your employer or download directly from Online Banking.
2. Include your account number, routing number or a voided check (some employers may need additional information).

Don't have a check? Your account number and routing number can also be found on the new mobile app* or in the "Account Details" section of Citizens Online™.



eSTATEMENTS

eStatements are a convenient and safe alternative to paper statements.

If you opted for eStatement at account opening, make sure you visit [Citizens Online™](#) on your desktop or mobile device* **within 45 days** to complete your online profile. Otherwise you will change to paper statements and may incur related statement delivery fees.

*Wireless carrier, text and/or data charges may apply.

Questions?

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.



AUTOMATIC PAYMENTS

AUTOMATIC SAVINGS

The most important payment you make should be to yourself — and you can save automatically to a savings or money market account.

You can: Go to online banking and set up automatic transfers.

OR

We can set them up for you through Steady Save®. To enroll in Steady Save, call 1-877-360-2472 or ask a banker at one of our branches.

EXISTING PAYMENTS

For bills that you have previously arranged to automatically debit from your account, visit the biller's website or contact them directly. Typically you will need:

- Copy of your latest statement with your billing information.
- Your new checking account number and routing number.
- Former bank account information.

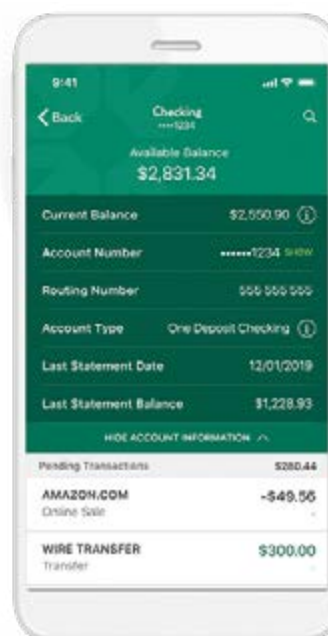
Your new account and routing number can also be found on the mobile app and also in the "Account Details" section of [Citizens Online™](#)*

* Wireless carrier, text and/or data charges may apply.

Questions?

To enroll in Steady Save®, call 1-877-360-2472.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.





OVERDRAFT CHOICES®

GUIDANCE TO HELP YOU MANAGE OVERDRAFTS AND AVOID FEES

Understand your overdraft options and avoid unexpected fees.

Visit citizensbank.com/overdraft101 to learn more about:

- What's an Overdraft.
- Debit Card Overdraft Coverage.¹
- Overdraft Plan Options.
- \$5 Overdraft Pass®.²
- How to avoid Overdraft Fees.



¹ **IMPORTANT DETAILS ON OVERDRAFT COVERAGE:** When we pay a transaction that overdraws your account, we will charge you an Overdraft Fee of \$37 per item paid. When we return a check or ACH transaction unpaid because your account had insufficient funds, we will charge you a Returned Item Fee of \$37. We will limit to 7 the combined number of these Overdraft Fees and/or Returned Item Fees charged on any one business day, up to a total of \$259. Once you have overdrawn your account, you must bring it to a positive balance as soon as possible to avoid additional fees. If your account remains overdrawn for 4 or more consecutive business days, on the 5th business day we will charge a Sustained Overdraft Fee of \$30. An additional \$30 fee will be charged on the 8th business day if your account remains overdrawn for 7 consecutive business days, and on the 11th business day if your account remains overdrawn for 10 consecutive business days, up to a total of \$90. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.

² No Overdraft Fee will be charged on any overdraft item of \$5 or less, including ATM and debit card overdrafts if you are enrolled in Debit Card Overdraft Coverage, or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less. Not available on Student Checking accounts.

Questions?

To activate your debit card, call 1-800-527-1800.

If you'd like help setting up your account at any time, call 1-800-922-9999 or visit citizensbank.com.

CHECKLIST

MOBILE BANKING

- ☐ Download and Enroll in Citizens Online™ by visiting citizensbank.com or via the Mobile Banking app*.
- ☐ View eStatements.
- ☐ Add your billers in Online Banking Bill Payment, set up upcoming payments, activate eBills.

CHECKS

If you did not order checks at account opening:

- ☐ Order checks online through Online Banking or
- ☐ Call Deluxe directly at 1-866-322-1350.

DEBIT CARD

- ☐ Look for your new debit card in the mail.
- ☐ If you did not select a PIN at account opening, a PIN mailer will arrive separately by mail.
- ☐ Activate your new debit card with your PIN by calling 1-800-527-1800 . You can also visit any ATM or point of sale location and use your new card and PIN to activate your debit card.
- ☐ Update your Apple Pay®, Samsung Pay®, Google Pay™, Fitbit Pay™, or Garmin Pay™ and make your Citizens debit card your preferred way to pay at checkout.
- ☐ Enroll with Zelle® after activating your card to send and receive money within minutes¹.

DIRECT DEPOSIT

- ☐ Set up direct deposit with new checking account number and routing number.
- ☐ Provide a voided check and completed form, if needed.

ONLINE BILL PAY

- ☐ Move any existing automatic payments.

OVERDRAFT CHOICES

- ☐ Confirm Overdraft Choices®.
- ☐ Visit citizensbank.com/overdraft101

QUESTIONS?

ONLINE BANKING 1-800-656-6561

DEBIT CARD 1-800-922-9999

CHECK ORDERS 1-866-322-1350

WE'RE READY TO HELP

Visit citizensbank.com to chat with a banker or call 1-800-922-9999.



MAKE AN APPOINTMENT

Scan the code or visit citizensbank.com/appt to meet with us over the phone or in a branch.



LIKE US ON FACEBOOK
facebook.com/citizensbank



FOLLOW US ON TWITTER
twitter.com/citizensbank

*Wireless carrier, text and/or data charges may apply.

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Android and Google Pay are trademarks of Google Inc. Google Pay works on Android devices running Android Lollipop 5.0 or above.

Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

Fitbit Pay is available on select Fitbit watches including the Fitbit Ionic and Fitbit Versa SE. Fitbit Pay and the Fitbit Pay Logo are trademarks, service marks and/or registered trademarks of Fitbit, Inc.

Garmin Pay is a trademark of Garmin Ltd. and its subsidiaries.

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