

ROP450
P.O. Box 7000
Providence, RI 02940



1-888-773-1011

Call Citizens' special, dedicated Gold Customer service line any time for account information, current rates, and answers to your questions.

Circle Gold Account Statement

1 OF 2

Beginning April 17, 2018
through May 15, 2018

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AWAIS SULTAN
1157 W VERNON PARK PL
CHICAGO IL 60607-3423

Circle Gold Summary

US702

Account	Account Number	Balance Last Statement	Balance This Statement
DEPOSIT BALANCE			
Checking			
Circle Gold Checking w/Interest	452019-958-0	8,706.40	8,706.47
Savings			
Circle Gold Savings	4554-740192	218.28	218.28

AWAIS SULTAN
Circle Gold Checking w/Interest
452019-958-0

INVESTMENT BALANCE <i>Figures show market value</i>			
Brokerage Account**	as of 05/14/18 J9P162949	35,835.08	36,017.97

The Investment Balance listed above represents balances on record with Citizens Investment Services and may not reflect any fixed or variable annuities that you may hold through Citizens Investment Services or its affiliates. Please be aware that the security products offered are different than those offered by a bank and are subject to investment risk, including possible loss of principal amount invested.

Securities, Insurance and Investment Advisory Services are offered through Citizens Securities, Inc. otherwise referred to as Citizens Investment Services. Citizens Securities, Inc. member FINRA, SIPC. 770 Legacy Place, MLP240, Dedham, MA 02026 (800)942-8300. Citizens Securities, Inc. is an affiliate of Citizens Bank, N.A. and Citizens Bank of Pennsylvania. Securities and Insurance Products are: *NOT FDIC INSURED *NOT BANK GUARANTEED *MAY LOSE VALUE *NOT A DEPOSIT *NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

**The official statement of your account containing details of this account will be mailed to you separately. If you have questions about your balance, please refer to your detailed statement when it arrives.

LOAN BALANCE			
Credit Card*	as of 01/17/15 Acct ending in 8356	.00	.00

**A statement containing details of this account will be mailed to you separately. If you have questions about your balance, please refer to your detailed statement when it arrives. Coupon book accounts do not receive monthly statements.*

= Total Deposit Balance
8,924.75

= Total Investment Balance
36,017.97

= Total Loan Balance
.00

= Total Relationship Balance
44,942.72



Beginning April 17, 2018
through May 15, 2018

Checking

SUMMARY

Balance Calculation

Previous Balance	8,706.40	Balance	
Checks	.00 -	<i>Average Daily Balance</i>	8,706.40
Withdrawals & Debits	.00 -	Interest	
Deposits & Credits	.00 +	<i>Current Interest Rate</i>	.01%
Interest Paid	.07 +	<i>Annual Percentage Yield Earned</i>	.01%
Current Balance	8,706.47 =	<i>Number of Days Interest Earned</i>	29
		<i>Interest Earned</i>	.07
		<i>Interest Paid this Year</i>	.37

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on June 15, 2018.

AWAIS SULTAN

Circle Gold Checking w/Interest
452019-958-0

Previous Balance

8,706.40

TRANSACTION DETAILS

Interest

Date	Amount	Description
05/15	.07	Interest



Total Interest Paid

.07



Current Balance

8,706.47

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/15	8,706.47				

NEWS FROM CITIZENS

--Are you receiving all the benefits you deserve from your banking relationship? Citizens Bank Platinum Status(R) is designed to recognize you for your banking relationship by giving you access to personalized advice, fewer fees, better rates and preferred service. To upgrade to Platinum Status visit a branch or call 800-773-7373. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	\$ _____
		Total of 2	

3 Subtotal by adding 1 and 2 \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		-	\$ _____
		Total of 4	

5 Subtract 4 from 3. This should match your checkbook register balance \$ _____
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.