



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 5

Beginning March 16, 2018
through April 16, 2018

Contents

Summary	Page	1
Checking	Page	2

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

Circle Gold Summary

Account	Account Number	Balance Last Statement	Balance This Statement	US702
DEPOSIT BALANCE				
Checking				
Circle Gold Checking w/Interest	452019-958-0	8,706.32	8,706.40	
Savings				
Circle Gold Savings	4554-740192	218.28	218.28	
				Total Deposit Balance
				8,924.68
INVESTMENT BALANCE <i>Figures show market value</i>				
Brokerage Account**	as of 04/13/18 J9P162949	36,189.26	35,835.08	
				Total Investment Balance
				35,835.08
<i>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.</i>				
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	
				Total Loan Balance
				.00
Total Relationship Balance				
				44,759.76

Beginning March 16, 2018
through April 16, 2018

Checking
SUMMARY
Balance Calculation

	<i>Balance</i>		
Previous Balance	8,706.32	Average Daily Balance	8,706.32
Checks	.00 -	Interest	
Withdrawals & Debits	.00 -		
Deposits & Credits	.00 +	Current Interest Rate	.01%
Interest Paid	.08 +	Annual Percentage Yield Earned	.01%
Current Balance	8,706.40 =	Number of Days Interest Earned	32
		Interest Earned	.08
		Interest Paid this Year	.30

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 May 15, 2018.

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

TRANSACTION DETAILS
Interest

Date	Amount	Description
04/16	.08	Interest

Previous Balance
8,706.32
+ .08
Total Interest Paid .08
= 8,706.40
Current Balance 8,706.40

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/16	8,706.40				

NEWS FROM CITIZENS

The following message applies to Customers who entered into their Personal Deposit Account Agreement prior to December 1, 2013:

Attached is the Arbitration Agreement contained in your Personal Deposit Account Agreement. You have the right to cancel or opt out of this Arbitration Agreement if you notify us as set forth below, in writing, within 45 days of your receipt of this message:

Arbitration Agreement

This section constitutes the Arbitration Agreement between you and us.

READ THIS SECTION CAREFULLY AS IT WILL HAVE A SUBSTANTIAL IMPACT ON HOW LEGAL DISPUTES BETWEEN YOU AND US ARE RESOLVED. If you do not opt out, for a dispute subject to arbitration, neither you nor we will have the right to: (1) have a court or a jury decide the dispute; (2) engage in information-gathering (discovery) to the same extent as in court; (3) participate in a class action in court or in arbitration; or (4) join or consolidate a claim with claims of any other persons. Arbitration procedures are simpler and more limited than rules applicable in court. The decision of the arbitrator is generally final and binding.

You have the right to cancel or opt out of this Arbitration Agreement as set forth below.

Notwithstanding anything to the contrary contained in this Arbitration Agreement, if you are a "covered borrower" as defined under the Military Lending Act, you will continue to retain the rights set forth above and disputes may only be decided by arbitration at your election.

Special Definition of "We," "Us" and "Our"
Solely for purposes of this Arbitration Agreement, the terms "we," "us" and "our," in

Beginning March 16, 2018
through April 16, 2018

Checking continued from previous page

NEWS FROM CITIZENS (continued)

addition to the meanings set forth in this Personal Deposit Account Agreement (the "Account Agreement"), also refer to our employees, officers, directors, parents, agents, controlling persons, subsidiaries, affiliates, successors and assigns.

Binding Arbitration

If you have a dispute with us, and we are not able to resolve the dispute informally, you and we agree that upon demand by either you or us, the dispute will be resolved through the arbitration process as set forth in this part. A "claim" or "dispute," as used in this Arbitration Agreement, is any unresolved disagreement between you and us, arising from or relating in any way to the Account Agreement (including any renewals, extensions, addendums or modifications) or the deposit relationship between us. It includes any disagreement relating in any way to services, accounts or any other matters; to your use of any of our banking facilities; or to any means you may use to access your account(s). Any claims or disputes arising from or relating to the advertising of our services, the application for, or the approval or establishment of your account are also included. Claims are subject to arbitration, regardless of on what theory they are based, whether they seek legal or equitable remedies, or whether they are common law or statutory (federal or state) claims. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist, or may arise in the future. Disputes include disagreements about the meaning, application or enforceability of this arbitration agreement.

TRIAL WAIVER

YOU AGREE THAT YOU AND WE ARE WAIVING THE RIGHT TO A JURY TRIAL AND TRIAL BEFORE A JUDGE IN A PUBLIC COURT. As the sole exception to this arbitration agreement, you and we retain the right to pursue in small claims court (or an equivalent state court) any dispute that is within that court's jurisdiction, so long as the disputes remain in such court and advance only an individual claim for relief. If either you or we fail to submit to binding arbitration of an arbitrable dispute following lawful demand, the party so failing shall bear all costs and expenses incurred by the other in compelling arbitration.

CLASS ACTION AND CLASS ARBITRATION WAIVER

NEITHER YOU NOR WE SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY COURT ACTION OR ARBITRATION, OR TO INCLUDE IN ANY COURT ACTION OR ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN A PRIVATE ATTORNEY GENERAL CAPACITY, UNLESS THOSE PERSONS ARE JOINT ACCOUNT OWNERS OR BENEFICIARIES ON YOUR ACCOUNT. This is so whether or not the claim has been assigned.

Arbitration Procedures

You or we may submit a dispute to binding arbitration at any time, regardless of whether a lawsuit or other proceeding has been previously commenced.

Each arbitration, including the selection of the arbitrator(s) shall be administered by the American Arbitration Association (AAA), or JAMS according to such forum's rules and procedures. You may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating arbitration by contacting these arbitration forums:

American Arbitration Association
1-800-778-7879 (toll-free)
Website: adr.org

JAMS
1-800-352-5267 (toll-free)
Website: jamsadr.com

In the event that JAMS or the AAA is unable to handle the dispute for any reason, then the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties pursuant to the AAA rules of procedure; or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act (Title 9 of the United States Code) ("FAA"). To the extent that there is any variance between the selected forum's rules and this Arbitration Agreement, this Arbitration Agreement shall control.

If you initiate the arbitration, you must notify us in writing at:

AWAIS SULTAN**Circle Gold Checking w/Interest**

452019-958-0

Beginning March 16, 2018
through April 16, 2018*Checking continued from previous page***NEWS FROM CITIZENS (continued)**

Citizens Bank
PO Box 6067
Providence, RI 02940-6067

If we initiate the arbitration, we will notify you in writing at your last known address in our file.

The arbitration shall take place in the federal judicial district in which you reside, unless the parties agree to a different location in writing. Arbitrators must be members of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the dispute. No arbitrator or other party to an arbitration proceeding may disclose the existence, content or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation.

The arbitrator will follow applicable substantive law to the extent it is consistent with the FAA. The arbitrator will give effect to the applicable statutes of limitation and will dismiss barred claims. In addition, you or we may submit a written request to the arbitrator to expand the scope of discovery normally allowable. At the timely request of either you or us, the arbitrator must provide a brief written explanation of the basis for the award. A judgment on the award may be entered by any court having jurisdiction. You and we agree that in our relationship arising from this Account Agreement: (1) the parties are participating in transactions involving interstate commerce; (2) the arbitrator shall decide any dispute regarding the enforceability of this arbitration agreement; and (3) this arbitration agreement and any resulting arbitration are governed by the provisions of the FAA, and, to the extent any provision of that act is inapplicable or unenforceable, the laws of the state that govern the relationship between you and us.

No arbitrator shall have authority to entertain any dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party.

Arbitration Costs

The party initiating the arbitration (or appeal of the first arbitration award) shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so; or if you ask us in writing and we determine in good faith there is a justifiable reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but the arbitrator will have the authority to award attorneys and expert witness fees and costs to the extent permitted by the Account Agreement, the forum's rules or applicable law.

Arbitration Award and Appeal

The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the FAA. However, any party can, within 30 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the forum. The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote. Reference in this Arbitration Agreement to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with the above paragraph entitled "Arbitration Costs." Any final decision of the appeal panel is subject to judicial review only as provided under the FAA.

Severability and Survival

If any part of this Arbitration Agreement, other than the Class Action Waiver, is deemed or found to be unenforceable for any reason, the remainder shall be enforceable. The Class Action Waiver is non-severable and if it is deemed or found to be unenforceable for any reason, the whole Arbitration Agreement shall be void and null. This Arbitration Agreement shall survive the closing of your account and the termination or modification of any

Beginning March 16, 2018
through April 16, 2018

Checking continued from previous page

NEWS FROM CITIZENS (continued)

relationship between us.

Notice and Cure; Special Payment

Prior to initiating an arbitration, you may give us a written Claim Notice describing the basis of your claim and the amount you would accept in resolution of the Claim, and a reasonable opportunity, not less than thirty (30) days, to resolve the claim. Such a Claim Notice must be sent to us by certified mail, return receipt requested, at:

Citizens Bank
PO Box 6067
Providence, RI 02940-6067

This is the sole and only method by which you can submit a Claim Notice. If (1) you submit a Claim Notice in accordance with this Paragraph on your own behalf and not on behalf of any other party; (2) you cooperate with us by promptly providing the information we reasonably request; (3) we refuse to provide you with the relief you request; and (4) the matter then proceeds to arbitration and the arbitrator subsequently determines that you are entitled to such relief (or greater relief), you will be entitled to a minimum award of at least \$3,000 (not including any arbitration fees and attorneys' fees and costs to which you will also be entitled). You should address all claims you have in a single Claim Notice and/or a single arbitration. Accordingly, this \$3,000 minimum award is a single award that applies to all claims you have asserted or could have asserted in the arbitration, and multiple awards of \$3,000 are not contemplated.

Collection Costs

You are liable for all amounts charged to your account, whether by offset, overdraft, lien or fees. If we take court action or commence an arbitration proceeding against you to collect such amounts, or if you elect arbitration of a collection action we have brought against you in court, you will also be liable for court or arbitration costs, other charges or fees, and reasonable attorneys' fees, should we prevail in such court action or arbitration. In the case of a joint account, each account owner is jointly and severally liable for all amounts charged to the account regardless of which owner incurred the charges to the account.

Rights Reserved

This Arbitration Agreement does not prohibit you or us from exercising any lawful rights or using other available remedies to preserve, or obtain possession of property; exercise self-help remedies, including setoff rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment or the appointment of a receiver by a court of competent jurisdiction.

Right to Cancel or Opt Out of This Arbitration Agreement

You may opt out of this Arbitration Agreement to resolve any claim or dispute by arbitration. To opt out of this Arbitration Agreement, you must send us written notice of your decision within forty-five (45) days of (i) the opening of your account, if your account was opened on or after December 1, 2013 or (ii) receipt of this notification, if your account was opened prior to December 1, 2013. Such notice must clearly state that you wish to cancel or opt out of the Arbitration Agreement section of this Account Agreement. It should include your name, address, account name, account number and your signature and must be mailed to:

Citizens Bank
PO Box 6067
Providence, RI 02940-6067

This is the sole and only method by which you can opt out of this Arbitration Agreement. Your exercise of the right to opt-out will not affect any remaining terms of this Account Agreement and will not result in any adverse consequence to you or your account. You agree that our business records will be final and conclusive evidence with respect to whether you cancelled or opted out of this arbitration agreement in a timely and proper fashion.

--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.

