

FACTS

What does Citizens Access do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security and income
- Account Transactions and account balances
- Credit Scores and checking account information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens Access (a division of Citizens Bank, N.A.), Citizens Bank, N.A. and Citizens Bank of Pennsylvania ("Citizens"), which are subsidiaries of Citizens Financial Group, Inc., choose to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Citizens share?

Can you limit this sharing?

For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes -

to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes -

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes -

information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share

To limit our sharing

- Call toll-free 888-201-6505

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 888-201-6505

Who we are

Who is providing this notice?

Citizens Access is a division of Citizens Bank, N.A. Citizens Bank, N.A. and Citizens Bank of Pennsylvania (“Citizens”) are subsidiaries of Citizens Financial Group, Inc.

What we do

How does Citizens protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Citizens collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or provide account information
- Enter into an investment advisory contract

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include those companies that control, are controlled by or are under common control with Citizens, such as other banks and mortgage companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Citizens does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and financial product or service companies.*

Other important information

For Vermont and California Residents Only: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.

For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 888-201-6505. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; Citizens One, P.O. Box 42020, Providence, RI 02940-2020.

Companies to which this notice applies

This notice applies to Citizens Bank, N.A. and Citizens Bank of Pennsylvania, subsidiaries of Citizens Financial Group, Inc., which do business through its brand and divisions, including: Citizens Access, Citizens One Home Loans, Citizens One Personal Loans, Citizens One Auto Finance, Citizens One Student Loans and Citizens One Card Services. This notice also applies to the following companies within the Citizens Financial Group, Inc. family of companies: Citizens Securities, Inc., RI Realty Trust, Inc. and other banks or companies that we may acquire or establish from time to time. Citizens Access is a division of Citizens Bank, N.A. Citizens Bank is a brand name of Citizens Bank, N.A. and Citizens Bank of Pennsylvania.