



## ELECTRONIC NOTICE DISCLOSURE AND CONSENT

Please read this Electronic Notice Disclosure and Consent (the "Consent") carefully and retain a copy for your reference. Citizens Access ("Citizens Access") is a division of Citizens Bank, N.A. In this agreement, "we", "us" and "our" mean Citizens Access and "you" and "your" means each account holder, product owner and/or service user identified on an account, product or service.

This Consent contains important information about how we will deliver all disclosures, notices, terms and conditions, account statements, communications or other documents (collectively, "Notices") related to the provision of online banking services of your Citizens Access accounts (the "Service"). This Consent covers each and every account, product, or service we offer for which you apply, own, use, administer or access using the Service (whether by the Internet, a website, e-mail, messaging services and/or software applications through a computer or mobile device) either now or in the future. When you use a product or service to which this Consent applies, you agree that we may provide you with any Notice in electronic format. We may also use electronic signatures and obtain them from you as part of our transactions with you.

Our business model is designed to deliver Notices to you electronically. If you do not choose to consent to your receipt of Notices electronically, you will not be permitted to open Citizens Access accounts and will not be eligible to sign up for online banking services offered through Citizens Access. The status of any consent (including a withdrawal of a prior consent) to receive electronic communications from Citizens Bank, N.A. is separate from your consent or any withdrawal of a consent provided to Citizens Access.

Receiving Notices Electronically. Notices may be delivered to you electronically in a variety of ways. These various delivery methods are described in our Citizens Access Online and Mobile Banking Terms and Conditions Agreement and in other agreements we may enter into with you from time to time. We will provide Notices as part of your account opening process or your enrollment process for the Service. We will also post Notices on the Citizens Access website, online or mobile application with appropriate notification to you as permitted by applicable law. We will consider your acceptance of this Consent as your confirmation of receipt of this Consent.

Updating Your Contact Information. You must have an active e-mail address in order to use the Service. You must promptly notify us of any change in your e-mail address or other contact information. You may change your e-mail address on record by navigating to "My Profile" from the "Manage Accounts" menu within the Service and updating your contact information. You may also notify us by calling us at 1-888-201-6505. If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that all Notices shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our websites, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

Withdrawal of Consent to Electronic Notices. You may withdraw your consent to receive electronic Notices at any time by calling us at 1-888-201-6505. **If you choose to withdraw your consent we will be unable to service your accounts with us and your accounts will be closed. If your account is a certificate of deposit account, we may impose an early withdrawal penalty if the closure is outside of the disclosed maturity grace period.** Any withdrawal of your consent will be effective only after we have had a reasonable period of time to process your withdrawal and will not affect the legal validity, enforceability and binding effect of any Notice you received, electronic or otherwise, before the effective date of the withdrawal of your consent.

Your Option to Receive Paper Copies. Our business model is designed to provide Notices to you in electronic format only, however, you can obtain a paper copy of a Notice at anytime by printing it through the Service. For assistance or instruction please call us at 1-888-201-6505.

Hardware and Software Requirements. To receive Notices in electronic form, you must have access to:

- an Internet web browser which is capable of supporting HTML and 128-bit SSL encryption;
- connection to the Internet;
- a current version of a program that accurately reads and displays Portable Document Format or "PDF" files, such as Adobe® Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>); and
- a computer or other device which is capable of supporting all of the above. You will also need a printer if you wish to print out and retain Notices on paper and electronic storage if you wish to retain Notices in electronic form.

By clicking on the "I Consent" button, you consent to receive Notices in electronic form, acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active e-mail account from which you are able to print or save Notices.