

Get up to \$400

When you open your first new Citizens Checking Account¹

Get Started

GET \$300

When you open your first new checking account

Open your first new personal checking account and make a direct deposit of \$500 or more within 60 days.¹



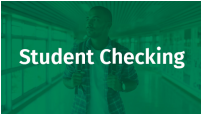


GET UP TO \$100

When you use your new debit card for purchases

Earn \$2 for every debit card purchase you make, up to \$100 within the next 60 days.¹

Choose Your Account

Offer only available via this page.
You must use one of the Open Account links below.

				
				<div>Feedback</div>

Open Account	Open Account	Open Account	Open Account	Open Account
Good if... You want a simple solution for everyday banking	Good if... You're looking for everyday value with the added feature of no overdraft fees.	Good if... You are an individual under 25 ready to start your financial journey ³	Good if... You want a relationship account that allows you to bank easier with many additional services at no fee	Good if... You want banking benefits, including a team of financial professionals ready to provide assistance with banking, lending and investing
Benefits Contactless debit card Get extra time to cover overdrafts with Citizens Peace of Mind™ 2	Benefits No Minimum Balance needed Reduced fees for Non-Citizens ATM usage ³ , Money Orders and Paper Statement Contactless Debit Card No overdraft fees No fees on overdraft plans ⁴	Benefits Unlimited ATM transactions at other banks' ATMs with no fee from us ⁴ Free Exclusive design checks Contactless debit card No overdraft fees No fees on overdraft plans ⁵	Benefits Unlimited ATM transactions at other banks' ATMs with no fee from us ⁴ Plus no fees for personal style checks, stop payments, money orders, bank checks, wire transfers, foreign currency exchange and more Contactless debit card No fees on overdraft plans ⁵	Benefits All the same benefits as Citizens Quest Checking plus up to \$10 in non-Citizens ATM fee refunds per statement cycle

			No overdraft or returned item fee charged on a first occurrence each year with Citizens Fee Relief™, plus get an extra day to cover future overdraft charges with Citizens Peace of Mind™ 2	
Earns Interest	Earns Interest	Earns Interest	Earns Interest	Earns Interest
No	No	No	Yes	Yes
Monthly Maintenance Fee	Monthly Maintenance Fee	Monthly Maintenance Fee	Monthly Maintenance Fee	Monthly Maintenance Fee
\$0.00 or \$9.99 We'll waive the monthly fee when you make one deposit each statement period	\$5.00 This monthly fee cannot be waived.	\$0.00 There is no fee if you're under age 25 ³	\$0.00 or \$25.00 We'll waive the monthly maintenance fee when you either: Make \$5,000 in total deposits to your primary checking each statement period OR Maintain \$25,000 in monthly combined deposits and investments	\$0.00 There is no fee when you maintain \$200,000 in combined deposits and investments
Customers	Customers	Customers	Customers also	Customers also



also enjoy...	also enjoy...	also enjoy...	enjoy...	enjoy...
One Deposit Savings™ from Citizens as a simple solution to build their savings	One Deposit Savings from Citizens™ as a simple solution to build their savings	One Deposit Savings™ from Citizens as a simple solution to build their savings	Unlimited linked Citizens Quest Checking, Savings, and Money Market accounts at no additional fee	Unlimited linked Citizens Wealth Checking, Savings, and Money Market accounts at no additional fee

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¹**To Earn Bonus:** To earn a \$300 bonus, open your first new personal checking account between 6/16/2022 to 9/29/2022 and have at least one single direct deposit of \$500 or more post to your new checking account within 60 days of account opening. To earn up to \$100, get paid \$2 per qualified debit transaction that post and clear your new checking account within 60 days of account opening. **Qualifications:** Primary signer on the new checking account may not be or have been a signer on any Citizens personal checking account within the previous six months. The new account must be open with a balance greater than zero and in good standing through the payout date stated in the table below to qualify for this offer. Direct Deposit is recurring income electronically deposited into your Citizens checking account and may include salary, pension, and other regular income. Qualified debit card transactions include signature and PIN-based debit transactions in person directly at a merchant location or in app or online merchant sites. Qualified debit card transactions from all cards on the checking account count toward the bonus. Online Bill Payments, Zelle® transactions and ATM transactions do not qualify. **Eligibility:** Customer must open their first new checking account via Citizens' online account opening system accessed by clicking on one of the links on this page. Customer should print this screen for their records. Customer will only be paid a one-time bonus for this program. One debit card bonus per checking account. Offers may be withdrawn without notice and cannot be combined with any other checking offer. Offer eligibility is determined at Citizens' sole discretion. **Payout:** Bonus will be deposited to the new checking account by the date stated in the table below and will be labeled as "Balance Builder Bonus". Bonus will be reported to the IRS for income tax purposes. We have multiple checking and savings options, for example if you open **Citizens Quest™ Checking:** Minimum opening balance of any amount. Variable-rate Annual Percentage Yield (APY) for Citizens Quest Checking varies by tier. For example, as 6/1/2022, APY by tier for Citizens Quest Checking is: 0.02% for tiers below \$2,500, \$2,500+, \$10,000+, \$25,000+, \$50,000+, \$75,000+, \$250,000+, \$1,000,000+ and \$3,000,000+. Fees may reduce earnings. Rates subject to change after account opening. Total monthly deposits into checking OR minimum balance requirements apply to waive the Citizens Quest Checking

Feedback

monthly maintenance fee. **One Deposit Checking:** Just one deposit of any amount each statement period waives the monthly maintenance fee on a One Deposit Checking account from Citizens. **Citizens Wealth™ Checking:** Minimum opening balance of any amount. Clients must maintain \$200,000 in monthly combined deposit and investment to be eligible for Wealth Checking. Variable-rate Annual Percentage Yield (APY) for Citizens Wealth Checking varies by tier. For example, as of 6/1/2022, APY by tier for Citizens Wealth Checking is: 0.02% for tiers below \$10,000, \$10,000+, \$25,000+, \$50,000+, \$100,000+, \$250,000+, \$500,000+, \$1,000,000+ and \$3,000,000+. Fees may reduce earnings. Rates subject to change after account opening.

Account Opened in Month of:	Single \$500 Direct Deposit to new checking account:	Debit transactions to new checking account:	Bonus will be paid by:
June 2022	Within 60 days of account open date	Within 60 days of account open date	October 31, 2022
July 2022	Within 60 days of account open date	Within 60 days of account open date	November 30, 2022
August 2022	Within 60 days of account open date	Within 60 days of account open date	December 31, 2022
September 2022	Within 60 days of account open date	Within 60 days of account open date	January 31, 2023

²Citizens Peace of Mind™: Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to \$0) at the end of the following business day, any overdraft fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day – such as checks or other debits. As we do not see these transactions until they are presented for payments, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the next business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit citizensbank.com/peace-of-mind or see your Personal Deposit Account

Agreement. Citizens Peace of Mind is available on all personal checking accounts (excluding Student) and does not apply to Returned Item, Sustained Overdraft, Savings Overdraft Transfer or Overdraft Line of Credit Transfer Fees.

³At least one account holder must be under 25 years old. Account will switch to One Deposit Checking from Citizens™ when all account owners are age 25 or older.

⁴Non-Citizens ATM owners may charge a fee.

⁵No Overdraft Fee or Returned Item Fee is charged on a first overdraft occurrence each year. Available on Quest and Wealth accounts.

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