

It's your money. Keep more of it with Clearly Better Business Checking™.

[Redacted address block]

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TAKE ADVANTAGE OF THESE GREAT OFFERS:

Dear [Redacted Name],

When you choose Citizens Bank Business Banking, you get a champion who is always on your side. Our experienced team is ready to listen and learn about your business, then recommend smart financial solutions that can help you save money and achieve even greater success.

GET MORE FOR LESS WITH CLEARLY BETTER BUSINESS CHECKING.

Our newest business checking account gives you the ability to cut costs without sacrificing performance. Clearly Better Business Checking offers:

- No minimum balance requirement
- No monthly maintenance fee
- First 200 check transactions and unlimited electronic transactions per statement period at no charge¹

MANAGE AND MAXIMIZE YOUR CASH FLOW.

With Citizens Bank on your side, your business can get the most out of every hard-earned dollar.

- Citizens Bank Everyday Points Business Mastercard - Free up cash flow with 30-day billing cycles and a 20-day settlement period. Take advantage of 25,000 bonus points when you spend \$5,000 within the first 90 days, and no annual fee.² Prefer a lower Annual Percentage Rate (APR) to earning rewards? Our Citizens Bank Business Platinum Mastercard offers rates as low as 8.99% APR on purchases. Plus, both cards offer a 0% Introductory APR for the first six billing cycles.³ And now, you can conveniently apply online at citizensbank.com/BusinessCreditCard.
- Citizens Bank Merchant Services - Enjoy next-business-day funding and upgrade to EMV chip and PIN terminals.
- Payroll Services from Paychex[®] - Streamline the burdens and risks of payroll administration, and help ensure tax and human resource compliance.

To learn more, call 1-508-672-5072, go to citizensbank.com/business or visit a Business Bankirg® Professional at your nearest branch.

Sincerely,

Jack Murphy
President, Business Banking
Citizens Bank

P.S. Bring this letter when you open an account at a branch conveniently located near you.

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EARN
25,000 BONUS POINTS

when you spend \$5,000 within the first 90 days with our Citizens Bank Everyday Points[®] Business Mastercard[®] 2

RECEIVE A
\$300 CASH BONUS

when you open your first new Clearly Better Business Checking account with a minimum opening deposit of \$2,000⁴

EARN UP TO
\$750

when you open a new Citizens Bank Merchant Services account⁵

GET
10% OFF

monthly payroll processing with Paychex[®]

Act now - this business checking offer expires September 8, 2017

Citizens Bank