

- 1 Check transactions per statement period at no cost include checks deposited, paid or cashed. Fee applies for additional transactions; see a banker for details.
- 2 Purchases totaling a minimum of \$5,000 must occur within 90 days of account opening in order to be eligible for bonus points. Meeting the \$5,000 purchase threshold for bonus-point eligibility varies based on account setup. For "Business-Earn" accounts, the purchase threshold will be met by the aggregate spend of all cards under the company, and the bonus points will be applied to the business account. For "Cardholder-Earn" accounts, each individual card under the master account that reaches the \$5,000 purchase threshold is eligible for bonus points; these bonus points will be posted to the individual account(s). 25,000 bonus points will be posted to your Everyday Points Business Mastercard statement within two billing cycles of your meeting the \$5,000 purchase threshold, as detailed above. As noted, "Business-Earn" accounts will have bonus points applied to the business account associated with the cards; "Cardholder-Earn" accounts will have bonus points applied to the individual account associated with the card. Accounts must be open and in good standing, both at the time of reaching the purchase threshold and at the time bonus points are posted to your account statement, in order to receive points. You are solely responsible for any taxes that may be owed as a result of rewards earned and/or redeemed under this card. Please consult your tax advisor. Citizens Bank, N.A. does not provide tax advice. Additional terms and conditions may apply. "Professionals First" program customers will earn 50,000 bonus points when they spend \$5,000 in the first 90 days of account opening instead of 25,000, as described above.
- 3 Introductory APR of 0.0% until the first day of your seventh billing cycle. On the first day of your seventh billing cycle, your APR for purchases will be set at 11.99%, 16.99%, 19.99% or 21.99% for your Everyday Points Business Mastercard, and 8.99%, 14.99%, 17.99% and 19.99% for your Business Platinum Mastercard (as of 7/1/17), based on your creditworthiness.
- 4 Open your first new Citizens business checking account between 7/17/17 and 9/8/17 with a minimum opening deposit of \$2,000 for Clearly Better Business Checking or \$10,000 for Business Advisor Checking or a Citizens analyzed checking account (Citizens Analysis Business Checking or Commercial Checking) and receive a \$300 bonus.
- Primary signer on the new checking account may not be, or have been, a signer on any business checking account within the past 6 months. Cannot be combined with any other checking offers and is only available to the recipient of this letter. Bonuses will be paid by 11/30/17 into the checking account and will be labeled as "Balance Builder Bonus". Earnings will be reported to the IRS for income tax purposes. Please consult your tax advisor. Citizens Bank, N.A. does not provide tax advice. Offer valid to addressee only and may be withdrawn without notice. One bonus per business. Business Advisor Checking Monthly Maintenance Fee is \$25, which can be waived with an average daily account balance of \$10,000 or combined qualified checking, savings and loan balances of \$35,000.
- 5 Offer expires 9/30/17. Offer is only available to new-to-Citizens Bank Merchant Services customers or former customers that have not processed payments through Citizens Bank Merchant Services within the last six months. Applicable only to customers with an annual card volume of less than \$5 million. Merchant must sign a new three-year processing agreement. Deposit amount is based on total card volume processed by Citizens Bank Merchant Services during the first full calendar month, which must occur by 12/31/17. Card volume processed by Citizens Bank Merchant Services of \$10,000 – \$19,999 will result in a \$250 ACH deposit; \$20,000 – \$29,999 will result in a \$500 ACH deposit; \$30,000 or more will result in a \$750 ACH deposit. Customer must pass standard underwriting guidelines; no high-risk merchants are eligible. Volume tiers are calculated on a per-location basis. Only one payment per location. The payment will be made by ACH transfer to the customer's account. Allow 1 month following your first full-month processing for payment. This offer may not be combined with the Citizens Bank Merchant Services free terminal promotion. Payments powered by Worldpay. Worldpay US, Inc. is a registered ISO/MSP of Citizens Bank, N.A.
- 6 Citizens Bank business checking account customers are eligible for an ongoing payroll promotion that includes a monthly 10% discount off the payroll processing fee and a three-month money-back guarantee when they are referred to Paychex® by Citizens Bank; OR, two months of payroll processing at no charge when they are referred to Business Online Payroll and process a billable payroll. The total amount of savings realized by a Paychex-referred client receiving 10% off depends on the actual number of employees paid, payroll services selected and length of time a client processes payroll with Paychex. The ongoing discount may take up to two billing cycles to go into effect and will continue as long as the client maintains their account with Citizens Bank. All three-month money-back guarantee refund requests must be received within three months of client's first payroll run date. The client has the sole responsibility in declaring and paying any federal, state or local taxes. All discounts apply to new Paychex customers only who are referred by Citizens Bank. Citizens Bank, N.A. does not provide tax advice. Business Online Payroll's two-months-no-charge offer covers payroll processing and tax management service fees for up to five (5) employees. Citizens Bank customers with more than 5 employees will incur a \$1.99 per-employee, per-month service fee for each employee over 5. Additional fees may apply. The no-charge payroll offer through Business Online Payroll may only be applied in the first two (2) months and may not be converted to U.S. dollars or refunded. These offers are subject to change or discontinuation and may not be combined with other Paychex/Business Online Payroll offers. Paychex is a registered trademark of Paychex, Inc. Business Online Payroll® is a registered trademark of SurePayroll, A Paychex Company.

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