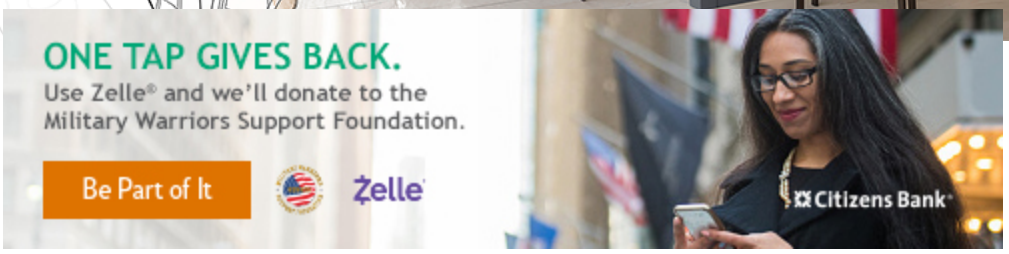
Citizens Bank®

me Equity Line of Credit: Adjustable rate home equity line of credit » Credit Cards: Unlimited 1.8% cash back on p



We [illegible] and advice to reach yours.

Put Your Money to Work

Find Your Dream Home

Pay for College

Stress Less About Debt

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Citizens Bank is a brand name of Citizens Bank, N.A. (NMLS ID# 433960).
Citizens Bank corporate headquarters: One Citizens Plaza, Providence, RI 02903

Home equity lines of credit are offered and originated by Citizens Bank, N.A. (NMLS ID# 433960). All loans are subject to approval.

*Weighted average interest rate savings is based on 22,597 Education Refinance Loan customers who lowered their interest rate on loans between February 1, 2018 and February 10, 2019. The calculation is derived by averaging the rate savings across Education Refinance Loan customers whose interest rates decreased after refinancing, calculated by taking the weighted average interest rate prior to refinancing minus the interest rate after refinancing. We excluded rate savings from customers that exceeded 18.50% and were lower than 0.25% to minimize risk of data error skewing the rate savings amounts. The borrower's interest rate savings might vary based on the interest rates they qualify for, chosen terms and previous interest rate of the loans they are seeking to refinance. The borrower's overall interest rate may be higher than the interest rate on the loans they are refinancing even if their monthly payments are lower.

[1]Estimated average savings amount is based on 14,659 Education Refinance Loan customers who saved on loans between August 1, 2017 and July 31, 2018. The calculation is derived by averaging monthly savings across Education Refinance Loan customers whose payment amounts decreased after refinancing, calculated by taking the monthly payment prior to refinancing minus the monthly payment after refinancing. We excluded monthly savings from customers that exceeded $4,375 and were lower than $20 to minimize risk of data error skewing the savings amounts. Savings will vary based on interest rates, balances and remaining repayment term of loans to be refinanced. Borrower's overall repayment amount may be higher than the loans they are refinancing even if monthly payments are lower.

[2] Origination fee savings of $652 are calculated using the Federal Direct Plus Loan origination fee of 4.248% (for loans first disbursed between 10/1/18 and 9/30/19) and an average amount financed of $15,352 as compared to the Citizens Bank Student Loan, which has no origination fees.

[3] **Education Refinance Loan Rate Disclosure:** Variable rate, based on the one-month London Interbank Offered Rate ("LIBOR") published in The Wall Street Journal on the twenty-fifth day, or the next business day, of the preceding calendar month. As of **July 1, 2019**, the one-month LIBOR rate is **2.40%**. Variable interest rates range from **2.60% - 9.60% (2.60% - 9.60% APR)** and will fluctuate over the term of the borrower's loan with changes in the LIBOR rate, and will vary based on applicable terms, level of degree earned and presence of a co-signer. Fixed interest rates range from **3.59% - 9.85% (3.59% - 9.85% APR)** based on applicable terms, level of degree earned and presence of a co-signer. Lowest rates are for eligible, creditworthy applicants with a **graduate level degree**, require a 5-year repayment term and include our Loyalty discount and Automatic Payment discounts of 0.25 percentage points each, as outlined in the Loyalty and Automatic Payment Discount disclosures. The maximum variable rate on the Education Refinance Loan is the greater of 21.00% or Prime Rate plus 9.00%. Subject to additional terms and conditions, and rates are subject to change at any time without notice. Such changes will only apply to applications taken after the effective date of change. Please note: Due to federal regulations, Citizens Bank is required to provide every potential borrower with disclosure information before they apply for a private student loan. The borrower will be presented with an Application Disclosure and an Approval Disclosure within the application process before they accept the terms and conditions of their loan.

[4] U.S. Dept. of Education. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. For Loans first disbursed between October 1, 2018 and September 30, 2019 the origination fee is 4.248%.

[5] Deposits made at our ATMs on a business day by 10pm will post the same day. Refer to our Funds Availability Policy for additional details. Not all Citizens Bank ATMs accept deposits.

The investment products and financial strategies suggested herein are subject to investment risk, including possible loss of principal amount invested. There can be no guarantee the suggested strategies will lead to successful outcomes. Investment decisions should be based on each individual's goals, time horizon and tolerance for risk.

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