



KNOW THE FACTS:

WHAT OVERDRAFT COVERAGE MEANS TO YOU

WHAT IS OVERDRAFT COVERAGE?

Right now, your Citizens Bank checking account comes with a convenient overdraft coverage option that allows your everyday debit card and ATM transactions to be approved, at our discretion, during those times when there is not enough money in your account.

HOW DO I KNOW IF OVERDRAFT COVERAGE IS RIGHT FOR ME?

Have you...

- Stopped and bought lunch on your way to make a deposit into your account?
- Purchased necessities like groceries, prescriptions or gas hours before your direct deposit posted to your account?
- Transferred money into the wrong account or neglected to make a transfer into your account prior to a purchase?

If you have done any of these things, then overdraft coverage provided by Citizens Bank may be right for you. Talk to a Citizens Banker for details.

HOW DO I GET OVERDRAFT COVERAGE?

Because of recent regulatory changes we cannot automatically offer this service. This means, if you do not opt in, any everyday debit card or ATM transactions that would overdraw your account will be declined.

To receive overdraft coverage, you must opt in and let us know you want this coverage.

HOW DO I OPT IN?

There are several ways to opt in to continue receiving Citizens Bank overdraft coverage. You can fill out and submit the [electronic form](#) on this Web site, stop by one of our convenient [locations](#), talk to your Citizens Banker, or call 1-877-362-2657.

You are free to opt in at any time. In addition, you are always free to change your mind once you've opted in.