



ANNOUNCING

The Citizens Bank TruFit Student Loan™

available July 1, 2009

REPAYMENT OPTIONS	<p>Choice of Repayment:</p> <ul style="list-style-type: none"> • Immediate • Interest only • Deferred
ACH BENEFIT	0.50% interest rate reduction for automating payment from any Citizens Bank account
INTEREST RATES AND FEES	<ul style="list-style-type: none"> • Rates as low as one-month LIBOR* plus 2.50% to one-month LIBOR plus 12.00%** • Fees range from 0 - 5.00%*** <p><small>*Variable rate, based on the one-month London Interbank Offered Rates ("LIBOR") published in <i>The Wall Street Journal</i> on the twenty-fifth day, or the next business day, of the preceding calendar month. **Includes 0.50% interest rate reduction for ACH benefit from any Citizens Bank account. ***Fees will be added to the principal balance on the loan Disbursement Date.</small></p>
STUDENT ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> • Student must be enrolled at least half-time in a degree granting program at an eligible institution • U.S. citizen or permanent resident or international student with a creditworthy U.S. citizen co-signer • Have attained the age of majority in their state of residence (if student does not meet the age of majority in their state of residence, co-signer is required)
LOAN LIMITS	<p>Minimum: \$1,000</p> <p>Annual Maximum: Student borrowers can borrow up to the cost of education (as determined by the school) less any other financial aid received</p> <p>Aggregate: \$120,000 (includes both federal and private loans)</p>
CO-SIGNER RELEASE	<p>Co-signer release option available after initial 36 consecutive, on time payments*</p> <p><small>*Subject to terms and conditions.</small></p>
GRACE PERIOD	6 months
REPAYMENT TERM	Up to 15 years
PREPAYMENT PENALTY	No
CERTIFICATION	School Certified
NCHHELP PRODUCT CODES	<p>Guarantor Code: S10</p> <p>Lender Code: 700700</p> <p>TruFit Alternative Loan Program Code: S02</p>
DISBURSEMENT INFORMATION	Disbursed to the school in up to 4 disbursements
HOW TO APPLY	www.citizensbank.com/trufitstudentloan

For Students and Families:

- Borrow up to the cost of education less financial aid
- Easy, online application process
- Instant online credit decision
- Choice of repayment (immediate, interest only or deferred)
- 0.50% interest rate reduction for automating payment with any Citizens Bank account
- Students applying with a qualified co-signer may increase their chances of receiving a lower interest rate
- 24/7 online account management
- Co-signer release option available after 36 consecutive, on time payments
- No prepayment penalty

For Financial Aid Office:

- School-certified loan
- Certification available via the web or Commonline
- EFT delivery of funds
- Priority service support to school clients through our School Services Team available at 888-333-0169 or schoolservices@citizensbank.com
- Financial Literacy and Default Prevention support (see details below)

The Citizens Bank TruFit Student Loan offers flexible repayment options that fit the needs of your students.

We believe students should pay down their student loans as quickly as possible. However, we understand this situation isn't always possible, so our choice of repayment options enables your students and their families to choose the repayment situation that best fits their life. Our pricing structure rewards those borrowers who choose to make payments while in school.

Further, we encourage students to apply with a qualified co-signer to increase their chances of being approved at the lowest interest rate possible.

Financial Literacy and Default Prevention

As a financial institution, we believe our responsibility is to counsel our student borrowers in college planning, financial literacy and student loan default prevention. Since a student loan is often one's first borrowing experience, it is especially important for students to understand how decisions they make today can affect their credit tomorrow. Therefore, we have developed quick and easy-to-read tip sheets pertaining to these topics for students and parents which can be accessed at www.citizensbank.com/TipsForStudents.

Further, as part of our commitment to educating students and parents on the importance of money management we have developed three presentations that our Account Executives can deliver at your school, either to your staff or to students and their families.

These presentations include:

- **Financing College**
- **Alternative Loans: The Importance of Establishing and Maintaining Good Credit**
- **Money Matters**

Citizens Bank has over 25 years experience in the student loan industry, and we believe making education possible is a vital part of our commitment to the community. As a full service financial institution, you, your students and their families can rely on us for all your banking needs. Please visit www.citizensbank.com for general product information or www.citizensbank.com/studentbanking for our checking options for students.

Citizens Bank reserves the right to modify or discontinue products, services, and the program features and benefits (such as interest rate reductions), at any time without notice. Applicants should check our website (www.citizensbank.com/trufitstudentloan) close to their loan application date, and again prior to loan disbursement, to obtain current information regarding our product offerings. Citizens Bank is a brand name of RBS Citizens, N.A. and Citizens Bank of Pennsylvania.