

A message from
Citizens Bank

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Online Privacy Policy (Revised 12/2014)

We respect and value your privacy. Our Online Privacy Policy ("Privacy Policy") describes and applies to the information we collect from you when you visit our online interfaces (e.g. website or mobile application) owned or controlled by us ("the Site"). The terms "we," "our," and "us" in this Privacy Policy refer to Citizens Financial Group, Inc. and/or its affiliates, divisions, or subsidiaries. Our Privacy Policy generally describes how we collect, share, use, and protect your information. If you are a customer who has opened an account or obtained a financial product or service from us for personal, family, or household purposes, our Privacy Notice may apply to you as well and further explains how we may use your information.

By visiting our Site you are accepting the practices described in this Privacy Policy and consent to our use of cookies and similar technologies.

1. Information That We Collect

When you visit our Site, we receive and collect certain information about you. The information that we receive and collect depends in part on what you do when you visit our Site. You may be able to improve your experience on our Site when you tell us who you are – for example, by signing up for e-mail or newsletters, applying for products or services, conducting transactions online, making inquiries, or requesting further information about a product or service.

Some of the information you may submit is personally identifiable information, but much of it is not. Personally identifiable information is information that identifies a particular person. Examples include your name, phone number, address, and social security number. It is possible to browse our Site without actively submitting any personally identifiable information.

We may use this information for a number of purposes, for example, to better service your requests and/or inquiries, monitor Site usage and/or performance, improve the customer experience of our Site, ensure technological compatibility with your computer or other electronic or mobile device (collectively "Computer"), protect against fraud or identity theft, protect against or investigate suspected online criminal activity, or conduct aggregate analyses on usage patterns.

Automatically Collected Information

Every time you visit a Site, some information is automatically collected from you. This information may include, but is not limited to, some or all of the following items: your Internet Protocol (IP) address and/or domain; geo-location of your computer; type and version of Internet browser software and operating system you use; date, time, and duration of your Site access; specific pages, buttons, images, videos, links, or forms that you access while visiting the Site; type of device (e.g. iPad®, iPhone®, Android™); mobile carrier and/or Internet Service Provider; and demographic information concerning the country of origin of your Computer and the language(s) used by it.

We currently do not process or comply with any web browser's "do not track" signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

Information Collected via Cookies

Cookies are small text files that are placed on your Computer to distinguish you from other visitors to our Site. The use of cookies is a standard practice among websites to collect or track information about your activities while using the website. We and/or our third party advertising service providers may place cookies or similar files on your hard drive for many of the reasons listed in this Privacy Policy while visiting our Site. Most people do not know that cookies are being placed on their Computers when they visit websites because browsers are typically set to accept cookies. You can choose to have your browser warn you every time a cookie is being sent to you or you can choose not to accept cookies. You can also delete cookies from your Computer at any time. If you refuse cookies, the functionality of our Site may be impacted or become non-functional. Since every browser and Computer is different, you will need to follow your browser's instructions for disabling or deleting cookies.

Information Collected via Flash Objects and Other Similar Technology

In addition to using cookies, we and/or our third party advertising service providers may also use similar technologies to track users' interactions with our Site. Some of these technologies include web beacons (transparent graphical images placed on a website), pixels, tags, and Flash objects (also referred to as "Local Shared Objects"). Please refer to your browser's instructions to remove cached Sites, history, and images from your Computer. Deleting or disabling cookies will not remove Flash objects or Local Shared Objects. Instead refer to Adobe's website for more information on how to control or disable these items.

Additional Information on Online Behavioral Advertising

We and other third parties may collect personally identifiable information about your online activities over time and across different web sites when you use our Site. Some of the advertisements that click-through to our Site and/or may be on our Site contain

cookies that allow for the monitoring of your response to these advertisements (sometimes referred to as interest-based advertisements). Our advertisements may also appear on other websites that use the same advertising service providers as us. These advertising service providers may use your browsing history across websites to choose which advertisements to display to you.

If you do not wish to have us and/or our third party advertising service providers know which advertisements and subsequent websites you have viewed, you may opt-out at [AboutAds](#) (established by the Digital Advertising Alliance). The [Digital Advertising Alliance](#) website contains important information on cookies, behavioral advertising, and what opting out will and will not do and choices you can make regarding interest-based advertisements.

Please note: opting out of behavioral advertising will not stop you from receiving advertisements. You will still see the same number of advertisements as before, but they may not be as relevant to you. If you use other Computers or browsers and want to opt out of interest based advertisements, you will need to repeat this process for each Computer or browser. If you delete your Cookies and want to continue to be opted out of interest based advertisements you will have to repeat this opt-out process.

Some Reasons for Use

We may use these technologies on our Site to verify your identity, remember personal settings including your preferences, to offer you additional options or enhance your online experience, and to improve our products and services. We may also use them for marketing site personalization, and tracking of online applications and programs and/or track the effectiveness of advertisements for our products and services that we may place on our Site or other linked and/or partner websites. Cookies used for tracking advertising effectiveness do not collect personally identifiable information. In order to better serve you, some of these technologies allow us the ability to view your past interactions with our Sites and/or online banking environment for customer service, troubleshooting, risk analysis and fraud detection, as well as other related purposes.

2. Information You Choose to Submit

For most of the browsing on our Site, we neither require nor collect personally identifiable information. You can browse our Site and take as much time as you want to review our services without having to submit such information.

3. E-Mail and Electronic Communications

Forms of communication such as, e-mail, text messaging, submission via social media (e.g. Facebook, Twitter, LinkedIn, Pinterest or YouTube), online chat, Channel feedback, app stores, (Google Play™, App StoreSM) or other forms of electronic communication are inherently insecure. Please refrain from submitting sensitive personal information (such as account number or social security number) via e-mail or similar method of communication.

When you send an e-mail or other electronic communication to us, you are communicating with us electronically and consent to receive reply communications from us or our providers electronically. We may retain the content of the e-mail, electronic communication, your e-mail address, unique identifier (such as Facebook or Twitter user name), and our response in order to better service your needs or for audit, legal, regulatory or other business-related reasons.

4. Social Media

You may also find additional information on our products and services through our social media sites such as Facebook, Twitter, LinkedIn, Pinterest or YouTube and App Stores. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or social security number). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

5. Personal Information on Children

We respect the privacy of your children and encourage all parents to supervise their children's Computer usage. We do not knowingly collect or retain personal information from children under the age of thirteen. We advise all visitors to our Site under the age of 13 not to disclose or provide any personally identifiable information on our Site. To learn more about the Children's Online Privacy Protect Act (COPPA) please visit the [Federal Trade Commission's](#) website.

6. Third Party Websites

Our Site may contain links to third party websites or applications. These links and pointers to third party websites or applications are not part of our Site. Neither Citizens Financial Group, Inc. nor its affiliates, divisions, subsidiaries or parent company make any representations or warranties regarding these third party websites. We are not responsible for any losses or damages in connection with the information, security, privacy practices, availability, content or accuracy of materials of such third party websites or applications. These third party websites or applications might have Terms of Use or Privacy Policies different from us and third party websites may provide less privacy and/or security than our Site. We encourage you to review the Terms of Use and Privacy Policy of all third party websites before you share any personally identifiable information with them.

7. Additional Uses or Sharing of Your Information

Unless you are a customer and have opted-out of receiving marketing offers based on your eligibility information, see our [Customer Privacy Notice](#), we may use information about your relationship with us, such as what types of accounts you have, transaction and experience information, and the state/region in which you bank to tailor advertisements to you, offer you additional products and services, or enhance your online experience.

In addition to those methods discussed in this Privacy Policy, we may use and share your information, including personally identifiable information, without limitation, in the following manner:

- In response to judicial or other governmental subpoenas, warrants and court orders served on us in accordance with their terms, or as otherwise required by applicable law;
- To comply with legal, regulatory or administrative requirements of governmental authorities;
- To protect our rights or property, protect our legitimate business interests, to enforce the provisions of our terms or policies, in cases of customer fraud/disputes, and/or to prevent harm to you or others;
- To protect or defend us, our subsidiaries, affiliates, or parent company and any of their officers, directors, employees, agents, contractors and partners, in connection with any legal action, claim or dispute;
- To allow you to participate in surveys, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which could contain additional information about how we use and disclose personally identifiable information.
- As disclosed in other applicable policies, terms of use, or other agreements; or
- As permitted or required by law or as authorized by you.

8. Online Security

We maintain security standards that are designed to protect your information as it is transmitted from your Computer to our network. This technology is called Secure Socket Layer (SSL). SSL is the leading security protocol for data transfer on the Internet and helps to protect the safety and confidentiality of your online banking information. You play a critical role in protecting your information by maintaining up to date Computer security protections and by reviewing your statements promptly. For more information on protecting your electronic information, please visit www.staysafeonline.org

9. How to Protect Your Personally Identifiable Information

You have a role in helping us by safeguarding your information from others. You have several options when deciding how you can best protect your personally identifiable information. One option is simply not to volunteer it. The Federal Trade Commission's websites (www.ftc.gov, www.ftc.gov/idtheft, <http://www.business.ftc.gov/>, and www.onguardonline.gov) offer useful information about how to protect your personally identifiable information.

10. Suspicious E-Mail

We will never e-mail you or send you electronic communications to request sensitive personal information or account information over the Internet or by any other means. Help protect yourself against online fraud – if you suspect that an unsolicited e-mail or other electronic communication is fraudulent, please contact us toll-free at 1-877-229-6430 or by e-mail at fraudprevention@citizensbank.com.

11. Mobile Applications

Citizens Bank/Charter One Mobile Banking Applications ("Applications") allow you to access your account balances, make deposits, make transfers and pay bills on your mobile device in accordance with our Online Banking Service Agreement. This Notice applies to any personally identifiable information or other information that we may collect through our Applications.

12. Notice to Persons Accessing this Site Outside the United States

If you reside outside the U.S., any information you provide to us on our Site will be transferred out of your country and into the U.S. If you do not want your personally identifiable information to leave your country, do not provide the information to us. By providing personally identifiable information to us, you explicitly consent to the transfer of your information to the U.S.

13. Changes to our Privacy Policy

Please note that we will periodically make changes to our Privacy Policy. It is your responsibility to review this Privacy Policy frequently and remain informed about any changes to it, so we encourage you to visit this page often. Your continued use of our Site constitutes your acceptance of any amendments to and the most recent versions of this Privacy Policy.

14. Questions or Comments

If you have any questions or comments concerning our Privacy Policy please let us know by referring to our customer service/contact us information on this Site.

PRINTING INSTRUCTIONS

For a copy of this document, use the print command on your web browser.

This Privacy Policy was last updated on: December 31, 2014

[View our Customer Privacy Notice](#)

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Android is a trademark of Google Inc. Google Play is a trademark of Google Inc.