




FACTS		WHAT DOES CITIZENS FINANCIAL GROUP DO WITH YOUR PERSONAL INFORMATION?			
Why?		Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.			
What?		<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <div><div><ul style="list-style-type: none">Social Security Number and incomeAccount transactions and balances</div><div><ul style="list-style-type: none">Assets and investment experienceCredit information</div></div>			
How?		All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Citizens Financial Group, Inc., may choose to share; and whether you can limit this sharing.			
Reasons we can share your personal information		Does Citizens Financial Group share?		Can you limit this sharing?	
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes		No	
For our marketing purposes - to offer our products and services to you		Yes		No	
For joint marketing with other financial companies		Yes		No	
For our affiliates’ everyday business purposes - information about your transactions and experiences		Yes		No	
For our affiliates’ everyday business purposes - information about your creditworthiness		Yes		Yes	
For our affiliates to market to you		Yes		Yes	
For nonaffiliates to market to you		No		We don’t share	
To limit our sharing		<div>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</div> <div>For Citizens Access customers: Call toll-free 888-201-6505</div> <div>For California Residents only: For information on how to exercise your privacy rights under the California Consumer Privacy Act (“CCPA”), please see the “Other Important Information” section on page 2.</div> <div>All other customers: Call toll-free 877-229-6430, or mail the form below</div>			
Questions?		Call toll-free 877-229-6430 or Citizens Access customers call toll-free 888-201-6505			



Mail-In Form (not applicable to Citizens Access customers)

Do not share my creditworthiness or personal information with your affiliates or allow your affiliates to use this information to market to me.

Name:	<div>Mail to:</div> <div>Citizens Fulfillment Services - Privacy 525 William Penn Place Mailstop - PW2150 Pittsburgh, PA 15219</div>
Last 4 digits of any account number you hold with us:	
Address:	
Apt. #:	
City, State, Zip:	
Phone Number:	



Who we are

Who is providing this notice?	Citizens Financial Group, Inc., and its family of companies are providing this notice.
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What we do

How does Citizens protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citizens collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account or perform transactions• Pay your bills or apply for a loan• Enter into an investment advisory contract• Use your credit card or debit card• Seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes - information about your creditworthiness• Affiliates from using your information to market to you• Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Our affiliates include those companies referenced below under the heading "Companies to which this notice applies."
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• We do not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Our joint marketing partners include insurance companies and financial product or service companies.

Other important information

Vermont and California Residents: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation. If you are a California resident, to exercise your privacy rights under CCPA and implementing regulations, please review our privacy policy at www.citizensbank.com.

Nevada Residents: We are providing this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling 877-229-6430. For more information on the Nevada law, contact Bureau of Consumer Protection, Office of Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; Citizens Bank, P.O. Box 42020, Providence, RI 02940-2020.

Clarfeld Clients: To exercise your privacy rights, please contact compliance@clarfeld.com.

Apple iPhone Upgrade and iPhone Payments Customers: The information practices we have described here comply with federal law. Our Agreement with Apple places limitations on our use of your information related to your Apple relationship with us. If you are an Apple iPhone Upgrade or iPhone Payments Program customer, we will automatically limit the disclosure of your Apple relationship information to our provision of services to you under our agreement with Apple. If you have any relationship(s) with Citizens other than Apple iPhone Upgrade or iPhone Payments, this restriction does not apply as to such other relationship(s).

Companies to which this notice applies

This notice applies to Citizens Financial Group, Inc. and its family of companies, including Citizens Bank, N.A., Citizens Securities, Inc., Clarfeld Financial Advisors, LLC, Estate Preservation Services, LLC, and other banks or companies that may be acquired or established from time to time. Those companies may also conduct business under brand names including Citizens Access and Clarfeld Citizens Private Wealth. This notice does not cover the services offered through the College Raptor platform. Please reference the College Raptor Privacy Policy for more information at <https://www.collegeraptor.com/Home/Privacy>.