**Looking for smart solutions on lending?**

Citizens is dedicated to helping you and your family, manage your debt from Student Loans to Mortgages with expert advice. Here are some exclusive offers by being offered:



**Student Loans**

Get up to **$500 credit** on a Citizens Bank Student Loan® or Citizens Bank Student Loan® for Parents\*

**Student Loan Refinancing**

Get up to a **$1,000 credit** on a new Citizens Bank Education Refinance Loan®

**Home Purchasing**

Get **$500** off your closing cost!

**Paying for College or Refinancing Student Loans**

**Citizens Bank Student Loan® and Citizens Bank Student Loan® for Parents**

* Multi-year Approval, qualified borrowers can secure funding through graduation with 1 application
* No application, origination, or disbursement fees
* Various repayment term options

**Citizens Bank Education Refinance Loan® and Citizens Bank Education Refinance Loan® for Parents**

* No application, origination, or disbursement fees
* Get a free rate quote in under 2 minutes!
* Refinance both Federal and Private Student Loans and save money!

**For more information and to apply, visit:**

<https://partner.citizensbank.com/PSU>

**Looking to buy a home or refinance?**

Citizens Bank has a dedicated mortgage expert to walk you through the process.

* **Free and Fast Pre-Approvals**
* Dedicated Loan officer throughout the process
* Special programs to fit your budget

**For more information and to apply, visit:**

<http://mail.citizenslo.com/PSU>

\* To qualify for the principal balance reduction, the borrower or co-signer (if applicable) must apply on or after 05/15/17, be approved, and disburse a Citizens Bank Education Refinance Loan, Student Loan or Student Loan for Parents through the employer’s dedicated Citizens Bank website. The principal balance reduction will be calculated as 1% of the amount financed with a maximum of $1,000 for the Education Refinance Loan and a minimum of $50/maximum of $500 for the Student Loan or Student Loan for Parents. The loan must be in good standing at the time the Principal Balance Reduction Benefit is applied. Only one Principal Balance Reduction Benefit is allowed per primary borrower for the Citizens Bank Education Refinance Loan or per loan for the Citizens Bank Student Loan and Citizens Bank Student Loan for Parents. Principal reduction will be applied with an effective date equal to the loan’s first disbursement date. Principal reduction may take up to 2nd billing cycle to display on monthly statement following the loan’s final disbursement and may be reduced if the loan amount is reduced or cancelled. The Principal Balance Reduction Benefit will be processed as a reduction of principal to the loan and will not impact the required monthly payment amount or the payment due date for the loan. The value of the Principal Balance Reduction Benefit may be reported to the IRS. You are solely responsible for any taxes that may be owed as a result of the principal balance reduction earned. Please consult your tax advisor. Citizens Bank, N.A. does not provide tax advice. Citizens Bank reserves the right to modify these terms or cancel this offer at any point in the future for new applications.