

Welcome, Citizens Financial Group!

As part of their ongoing commitment to establish sustainable relationships with non-profit organizations, Citizens Financial Group (CFG) recently joined the United Way National Corporate Leadership program. Founded in 1871, CFG is one of the 10 largest commercial banking companies in the United States when ranked by assets and deposits. CFG operates a 13-state branch network under the Citizens Bank brand in Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont, and the Charter One brand in Illinois, Indiana, Michigan and Ohio. Citizens and Charter One are the number one SBA lenders in their markets and number two in the U.S.

FG's business stats:

Assets: \$159 billion

Employees: 24,500

Headquarters: Providence, RI

President and CEO: Stephen D. Steinour

CFG's community stats:

- CFG contributes **1% of pre-tax earnings annually to charity**, investing \$27 million in 2006 with more than 4,000 nonprofit organizations – an increase of 500% in the last six years.
- CFG and its colleagues raised more than \$3.9 million for communities through United Way in 2006 and **more than \$4 million** in 2007.
- CFG's signature "**Champions in Action®**" program provides \$25,000 grants to small nonprofits, investing more than \$2.95 million to date with 118 nonprofits and providing \$1.6 million in free advertising.
- CFG's bank branches collected new school supplies for more than 30,000 disadvantaged children through the "**Tools for Schools**" program in 2007.
- The "**Citizens Job Bank**" and "**Charter One Job Creation Loan Program**" have provided more than \$280 million in below-market financing to 160 companies committed to creating 9,000 jobs in their communities.
- "**Citizens Housing Bank**" and "**Charter One Housing Bank**" programs have provided more than \$220 million in below-market financing to 140 non-profit developers committed to creating 3,100 affordable housing units.
- CFG's senior leadership demonstrates their commitment to community through **board service**: nineteen volunteer on United Way boards in nine states, including the CEO.
- The company's "Colleagues in Action" program provides **volunteer** opportunities through United Way Volunteer Solutions and encourages leadership, growth and community relationships. The company also provides a "Be Inspired" award for outstanding volunteer service and a matching gifts program for colleagues. **CFG's colleagues volunteered more than 330,000 hours in 2006.**

Citizens Financial Group "is guided by the belief that the strength of our company is tied to the strength of the communities where we do business."

For more information about NCL's newest partner, please visit: citizensbank.com or citizensbank.com/community.