

CERTIFICATE OF DEPOSIT EARLY WITHDRAWAL PENALTY

A change has been made to our *Certificate of Deposit Early Withdrawal Penalty* to any new Certificates of Deposit that are issued and Certificates of Deposit that will renew, which will be effective February 2, 2012. All the Certificates of Deposit that *Citizens* offers now have an early withdrawal penalty of 12 months loss of interest or a \$25.00 minimum penalty. This penalty may be imposed if you withdraw any of the principal of the Certificate of Deposit before the maturity date.

If you have any questions or concerns, please contact any of our Client Services Representatives. As always, thank you for banking with *Citizens*.

