In the Matter of:

RBS Citizens, National Association, n/k/a Citizens Bank, National Association Providence, Rhode Island

CONSENT ORDER


The Bank, by and through its duly elected and acting Board of Directors (“Board”), has executed a Stipulation and Consent to the Issuance of a Consent Order, dated August 10, 2015, that is accepted by the Comptroller (“Stipulation”). By the Stipulation, which is incorporated herein by reference, the Bank has consented to the issuance of this Consent Cease and Desist Order (“Order”) by the Comptroller. The Bank has begun to take corrective action, and is committed to taking all necessary and appropriate steps to remedy the deficiencies and violations of law identified by the OCC.
ARTICLE I

COMPTROLLER’S FINDINGS

The Comptroller finds, and the Bank neither admits nor denies, the following:

(1) Between January 2008 and November 2013, the Bank identified discrepancies between the amount of funds deposited by Bank customers and the amount of funds encoded from customers’ accompanying deposit slips in connection with non-cash transactions.

(2) For discrepancies that were within a specified dollar range, Bank policy required its employees to follow review procedures in order to reconcile and correct the discrepancy. Bank employees failed to follow the review procedures consistently. Instead of reconciling and correcting these discrepancies between the amount of funds presented for deposit and the amount stated on the deposit slips, Bank employees determined that the amount encoded from deposit slips was controlling, regardless of the amount of funds actually deposited, and credited the customers with the amounts encoded. To the extent the amounts encoded from these deposit slips differed from the amounts actually deposited, customers received the deposit slip amount, which may have been more or less. The Bank did not notify the affected customers.

(3) For discrepancies under that specified dollar range, the Bank automatically accepted as correct the amount encoded from customers’ deposit slips. To the extent the amounts encoded from these deposit slips differed from the amounts actually deposited, customers received the deposit slip amount, which may have been more or less. The Bank did not notify the affected customers.

(4) The Bank’s deposit account agreements failed to describe accurately the Bank’s processes for resolving these discrepancies and how resulting adjustments to depositors’ accounts were made.
(5) By reason of the foregoing deposit reconciliation practices as described in Paragraphs (1) to (4) of this Article, the Bank engaged in unfair and deceptive practices in violation of Section 5 of the FTC Act, 15 U.S.C. § 45(a)(1).

(6) The Bank’s violations of Section 5 of the FTC Act caused substantial consumer injury or were likely to cause substantial consumer injury.

(7) The Bank’s violations of Section 5 of the FTC Act involved material representations that were likely to mislead reasonable consumers.

(8) The Bank’s violations of law are part of a pattern of misconduct that resulted in financial gain to the Bank.

(9) The Bank’s failure to perform appropriate risk assessments and implement appropriate internal controls and staffing for the deposit reconciliation practices described in this Article constituted unsafe and unsound practices.

(10) Pursuant to the authority vested in him by the Federal Deposit Insurance Act, as amended, 12 U.S.C. § 1818, the Comptroller hereby ORDERS that:

ARTICLE II

COMPLIANCE COMMITTEE

(1) The Board shall appoint and maintain an active Compliance Committee of at least three (3) directors that shall be responsible for monitoring and overseeing the Bank’s compliance with the provisions of this Order. The Compliance Committee shall maintain minutes of its meetings at which compliance with this Order is discussed.

(2) Within one hundred twenty (120) days of the effective date of this Order, and thereafter within thirty (30) days after the end of each calendar quarter, the Compliance
Committee shall submit a written progress report to the Board setting forth in detail the actions taken to comply with each Article of this Order, and the results and status of those actions.

(3) The Board shall forward a copy of the report, with any additional comments by the Board, to the Examiner-in-Charge within ten (10) days of the first Board meeting following receipt of such report, unless additional time is granted by the Examiner-in-Charge through a written determination of no supervisory objection.

ARTICLE III

COMPREHENSIVE ACTION PLAN

(1) Within ninety (90) days of this Order, the Bank shall submit to the Examiner-in-Charge, for review and written determination of no supervisory objection by the Deputy Comptroller for Large Bank Supervision (“Deputy Comptroller”), an acceptable plan containing a complete description of the actions that are necessary and appropriate to achieve compliance with Articles IV through VII of this Order (“Action Plan”). In the event the Deputy Comptroller asks the Bank to revise the Action Plan, the Bank shall promptly make necessary and appropriate revisions and resubmit the Action Plan to the Examiner-in-Charge for review and determination of no supervisory objection by the Deputy Comptroller.

(2) The Action Plan shall specify timelines for completion of each of the requirements of Articles IV through VII of this Order. The timelines in the Action Plan shall be consistent with any deadlines set forth in this Order, unless modified by written agreement with the Deputy Comptroller.

(3) Upon receiving written notice of no supervisory objection from the Deputy Comptroller, the Board shall ensure that the Bank implements and thereafter adheres to the Action Plan. Following implementation of the Action Plan, the Bank shall not take any action
that will cause a significant deviation from, or material change to the Action Plan, unless and until the Bank has received a prior written determination of no supervisory objection from the Deputy Comptroller.

(4) The Board shall ensure that the Bank achieves and thereafter maintains compliance with this Order, including, without limitation, successful implementation of the Action Plan. The Board shall further ensure that, upon implementation of the Action Plan, the Bank achieves and maintains a program to comply with Section 5 of the FTC Act and its implementing regulations. In each instance in this Order in which the Board is required to ensure adherence to or undertake to perform certain obligations of the Bank, it is intended to mean that the Board shall:

(a) Require the timely reporting by the Bank management of such actions directed by the Board to be taken under this Order;

(b) Follow-up on any non-compliance with such actions in a timely and appropriate manner; and

(c) Require corrective action be taken in a timely manner for any non-compliance with such actions.

ARTICLE IV

CUSTOMER REIMBURSEMENT FOR UNFAIR AND DECEPTIVE DEPOSIT RECONCILIATION PRACTICES

(1) The Bank shall make full reimbursement, as defined in Paragraph (3) of this Article, in accordance with the Reimbursement Plan required by Article V of this Order, to all Eligible Customers as defined in Paragraph (2) of this Article.

(2) For the purposes of this Order, the following definitions shall apply:
(a) “Eligible Customer” is any customer who, from January 2008 through November 2013, was under-credited due to the Bank’s deposit reconciliation practices.

(b) “Under-credited” refers to any individual transaction where the Bank credited a customer’s account an amount less than the amount of funds deposited by the customer due to the Bank’s deposit reconciliation practices.

(3) The reimbursement amount paid to each Eligible Customer shall include, as applicable to each Eligible Customer:

(a) The sum of:

(i) The difference between the amount of funds deposited by the Eligible Customer and the amount credited to the Eligible Customer’s account;

(ii) Charges and fees, including overdraft fees, maintenance fees, and insufficient fund fees, incurred as a result of the Bank’s deposit reconciliation practices; and

(iii) Interest on the amount under-credited, as calculated pursuant to the methodology in the Reimbursement Plan, from the date of the Eligible Customer’s deposit through the date of reimbursement.

(b) Less any amount that was a previous refund of the fees and charges described above in section (a) of this paragraph.
ARTICLE V

REIMBURSEMENT PLAN

(1) Within ninety (90) days of this Order, the Bank shall develop a Board-approved reimbursement plan (“Reimbursement Plan”) and submit it to the Examiner-in-Charge for prior determination of no supervisory objection by the Deputy Comptroller. The Reimbursement Plan shall include the following:

   (a) A description of the methods used and the time necessary to compile a list of potential Eligible Customers.

   (b) A description of the methods used to calculate the amount of reimbursement to be paid to each Eligible Customer as required by Paragraph (3) of Article IV.

   (c) A description of the procedures for issuance and tracking of reimbursement payments to Eligible Customers.

   (d) A description of the procedures for monitoring compliance with the Reimbursement Plan.

(2) Upon receipt of a determination of no supervisory objection to the Reimbursement Plan, the Board shall ensure that the Bank implements and adheres to the Reimbursement Plan. Any proposed changes to or deviations from the approved Reimbursement Plan shall be submitted in writing to the Examiner-in-Charge for prior supervisory review and non-objection by the Deputy Comptroller.

ARTICLE VI

ASSESSMENT OF REIMBURSEMENT

(1) Within sixty (60) days from receipt of the Deputy Comptroller’s determination of no supervisory objection to the Reimbursement Plan, as detailed in Article V, the Bank shall
retain an independent consultant to review and assess compliance with the terms of the
Reimbursement Plan (“Reimbursement Review”).

(2) Prior to retaining the independent consultant, the Bank shall submit the proposed
independent consultant and contract to the Examiner-in-Charge for prior supervisory review and
non-objection by the Examiner-in-Charge. The Bank shall submit a detailed summary of its due
diligence of the proposed independent consultant, the Bank’s assessment of the independence
and qualifications of the independent consultant, a copy of the proposed engagement contract
and work plan, and any other information to achieve compliance with OCC Bulletin 2013-33,
*Use and Review of Independent Consultants in Enforcement Actions* (Nov. 12, 2013).

(3) The Reimbursement Review shall include an assessment of the Reimbursement
Plan and the methodology used to determine the population of Eligible Customers, the amount
of reimbursement for each Eligible Customer, the procedures used to issue and track
reimbursement payments, and the work of any independent consultants that the Bank has used to
assist and review its execution of the Reimbursement Plan.

(4) The Reimbursement Review shall be completed and summarized in a written
report (the “Reimbursement Review Report”), which shall be completed within sixty (60) days
of completion of the Reimbursement Review. Within ten (10) days of its completion, the
Reimbursement Review Report shall be submitted to the Examiner-in-Charge and the Board.

(5) Any (including all draft and finalized) communications, workpapers, or work
product related to the Reimbursement Review shall be made available to the OCC immediately
upon request of the Examiner-in-Charge.
ARTICLE VII

RISK MANAGEMENT PROGRAM AND OVERSIGHT

(1) Within one hundred twenty (120) days of this Order, the Bank shall submit a written risk management program (“Risk Management Program”) for its deposit reconciliation practices. The Board shall approve and cause the Bank to submit this Risk Management Program to the Examiner-in-Charge for prior determination of no supervisory objection by the Examiner-in-Charge. At a minimum, the Risk Management Program shall require:

(a) A written comprehensive assessment, to be conducted on an annual basis, of the unfair and deceptive practices risk for its deposit reconciliation practices and for changes to these deposit reconciliation practices.

(b) The development and implementation of written policies and procedures to effectively manage, prevent, detect, and mitigate, on an on-going basis, the risks identified in the written assessment required by Paragraph (1)(a) of this Article.

(c) Comprehensive written procedures for providing appropriate training on Section 5 of the FTC Act and related Bank policies and procedures, to appropriate Bank employees.

(d) Comprehensive written policies and procedures for identifying and reporting any violation of Section 5 of the FTC Act and related Bank policies and procedures by Bank employees or agents, in a timely manner, to a specified executive risk manager at the Bank. The manager to whom such reports are made shall be independent of the unit overseeing the deposit reconciliation practices.
(e) Written policies and procedures to ensure that risk management, legal, internal audit, and corporate compliance programs have the requisite authority and status within the Bank so that appropriate reviews of deposit reconciliation practices may occur and deficiencies are identified and properly remedied.

(2) Upon receipt of a determination of no supervisory objection to the Risk Management Program submitted pursuant to Paragraph (1) of this Article, the Board shall ensure that the Bank implements and adheres to the Risk Management Program. Any proposed significant deviation from or material change to the approved Risk Management Program shall be submitted in writing to the Examiner-in-Charge for prior supervisory review and non-objection by the Examiner-in-Charge.

(3) The Bank’s Internal Audit department shall periodically conduct an assessment of the Bank’s compliance with the Risk Management Program with respect to the Bank’s deposit reconciliation practices. The initial assessment shall occur within one hundred eighty (180) days after the Bank’s receipt of a determination of no supervisory objection to the Risk Management Program, and subsequent assessments shall occur periodically but at least annually thereafter, and the findings shall be memorialized in writing. Within ten (10) days of completing each assessment, Internal Audit shall provide its written findings to the Audit Committee and the Examiner-in-Charge.

(4) Within one hundred twenty (120) days of this Order, the Bank shall submit training materials to the Examiner-in-Charge relating to identifying and responding to unfair and deceptive practices and incorporate the new training materials into the existing annual
compliance training for appropriate employees involved in the Bank’s deposit reconciliation practices.

(5) The Board shall ensure that there is oversight of the Risk Management Program required by this Article by the Bank’s senior risk managers and senior management with respect to the Bank’s deposit reconciliation practices.

ARTICLE VIII

APPROVAL, IMPLEMENTATION, AND REPORTS

(1) The Bank shall submit the written plans, programs, policies, and procedures required by this Order to the Examiner-in-Charge for review and determination of no supervisory objection by the Deputy Comptroller or the Examiner-in-Charge within the applicable time periods set forth in Articles IV through VII. The Board shall ensure that the Bank submits the plans, programs, policies, and procedures to the Examiner-in-Charge for prior written determination of no supervisory objection by the Deputy Comptroller or the Examiner-in-Charge. In the event the Deputy Comptroller or Examiner-in-Charge asks the Bank to revise the plans, programs, policies, or procedures, the Bank shall promptly make necessary and appropriate revisions and resubmit the materials to the Examiner-in-Charge for review and determination of no supervisory objection. Unless otherwise specified, following implementation of the plans, programs, policies, and procedures, the Bank shall not take any action that will cause a significant deviation from, or material change to the plans, programs, policies, and procedures, unless and until the Bank has received prior written notice of no supervisory objection from the Deputy Comptroller or Examiner-in-Charge.
(2) During the term of this Order, the Bank shall revise the required plans, programs, policies, and procedures as necessary to incorporate new, or changes to, applicable legal requirements and supervisory guidelines.

(3) The Board shall ensure that the Bank has processes, personnel, and control systems to ensure implementation of and adherence to the plans, programs, policies, and procedures required by this Order.

(4) Within ninety (90) days after the effective date of this Order and quarterly thereafter, the Bank shall submit to the Examiner-in-Charge a written progress report detailing the form and manner of all actions taken to secure compliance with the provisions of this Order and the results thereof. The progress report shall include information sufficient to validate compliance with this Order. The Examiner-in-Charge may, in writing, discontinue the requirement for progress reports or modify the reporting schedule.

(5) All communication regarding this Order shall be sent to:

Roberta Caruso
Examiner-in-Charge
Citizens Financial Group
LB-OCC-National Bank Examiners
One Citizens Plaza, Suite 602, MS :RCO-602
Providence, RI, 02903

or such other individuals or addresses as directed by the OCC.

ARTICLE IX

OTHER PROVISIONS

(1) Although this Order requires the Bank to submit certain actions, plans, programs, and policies for the review or prior written determination of no supervisory objection by the Deputy Comptroller or the Examiner-in-Charge, the Board has the ultimate responsibility for proper and sound management of the Bank.
(2) If, at any time, the Comptroller deems it appropriate in fulfilling the responsibilities placed upon him by the several laws of the United States to undertake any action affecting the Bank, nothing in this Order shall in any way inhibit, estop, bar, or otherwise prevent the Comptroller from so doing.

(3) This Order constitutes a settlement of the cease and desist proceeding against the Bank contemplated by the Comptroller, based on the practices and violations of law described in the Comptroller’s Findings set forth in Article I of this Order. The Comptroller releases and discharges the Bank from all potential liability for a cease and desist order that has been or might have been asserted by the Comptroller based on the practices and violations described in Article I of this Order, to the extent known to the Comptroller as of the effective date of this Order.

Nothing in the Stipulation or this Order, however, shall prevent the Comptroller from:

(a) instituting enforcement actions other than a cease and desist order against the Bank based on the findings set forth in Article I of this Order;

(b) instituting enforcement actions against the Bank based on any other findings;

(c) instituting enforcement actions against the Bank’s institution-affiliated parties based on the findings set forth in Article I of this Order, or any other findings; or

(d) utilizing the findings set forth in Article I of this Order in future enforcement actions against the Bank or its institution-affiliated parties to establish a pattern or the continuation of a pattern.

Further, nothing in the Stipulation or this Order shall affect any right of the Comptroller to determine and ensure compliance with the terms and provisions of the Stipulation or this Order.
This Order is and shall become effective upon its execution by the Comptroller, through his authorized representative whose hand appears below. The Order shall remain effective and enforceable, except to the extent that, and until such time as, any provision of this Order shall be amended, suspended, waived, or terminated in writing by the Comptroller or his authorized representative.

Any time limitations imposed by this Order shall begin to run from the effective date of this Order, as shown below, unless the Order specifies otherwise. The time limitations may be extended in writing by the Deputy Comptroller for good cause upon written application by the Board. Any request to extend any time limitation shall include a statement setting forth in detail the special circumstances that prevent the Bank from complying with the time limitation, and shall be accompanied by relevant supporting documentation. The Deputy Comptroller’s decision regarding the request is final and not subject to further review.

The terms and provisions of this Order apply to the Bank and its subsidiaries, even though those subsidiaries are not named as parties to this Order. The Bank shall integrate any activities done by a subsidiary into its plans, policies, programs, and processes required by this Order. The Bank shall ensure that its subsidiaries comply with all terms and provisions of this Order.

This Order is intended to be, and shall be construed to be, a final order issued pursuant to 12 U.S.C. § 1818(b), and expressly does not form, and may not be construed to form, a contract binding the Comptroller or the United States. Without limiting the foregoing, nothing in this Order shall affect any action against the Bank or its institution-affiliated parties by a bank regulatory agency, the United States Department of Justice, or any other law enforcement agency.
(8) The terms of this Order, including this paragraph, are not subject to amendment or modification by any extraneous expression, prior agreements, or prior arrangements between the parties, whether oral or written.

IT IS SO ORDERED, this 10th day of August, 2015.

______________________________
/s/
Ron A. Pasch
Deputy Comptroller
Large Bank Supervision
STIPULATION AND CONSENT TO THE ISSUANCE OF A CONSENT ORDER

WHEREAS, the Comptroller of the Currency of the United States of America ("Comptroller"), based upon information derived from the exercise of his regulatory and supervisory responsibilities, intends to issue a cease and desist order to RBS Citizens, National Association, now known as Citizens Bank, National Association, Providence, Rhode Island ("Bank"), pursuant to 12 U.S.C. § 1818(b), for the Bank’s unsafe or unsound practices and violations of Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45(a)(1), related to deposit reconciliation practices;

WHEREAS, in the interest of cooperation and to avoid additional costs associated with administrative and judicial proceedings with respect to the above matter, the Bank, through its duly elected and acting Board of Directors (the "Board"), has agreed to execute this Stipulation and Consent to the Issuance of a Consent Order ("Stipulation"), that is accepted by the Comptroller, through his duly authorized representative;

NOW, THEREFORE, in consideration of the above premises, it is stipulated by the Bank that:
ARTICLE I

JURISDICTION

(1) The Bank is a national banking association chartered and examined by the Comptroller pursuant to the National Bank Act of 1864, as amended, 12 U.S.C. § 1 et seq.

(2) The Comptroller is “the appropriate Federal banking agency” regarding the Bank pursuant to 12 U.S.C. §§ 1813(q) and 1818(b).

(3) The Bank is an “insured depository institution” within the meaning of 12 U.S.C. § 1818(b)(1).

ARTICLE II

CONSENT

(1) The Bank, without admitting or denying any wrongdoing, consents and agrees to issuance of the accompanying Consent Order by the Comptroller.

(2) The terms and provisions of the Consent Order apply to the Bank and all of its subsidiaries, even though those subsidiaries are not named as parties to the Consent Order.

(3) The Bank consents and agrees that the Consent Order shall be deemed an “order issued with the consent of the depository institution” pursuant to 12 U.S.C. § 1818(h)(2), and consents and agrees that the Consent Order shall become effective upon its execution by the Comptroller through his authorized representative, and shall be fully enforceable by the Comptroller pursuant to 12 U.S.C. § 1818(i).

(4) Notwithstanding the absence of mutuality of obligation, or of consideration, or of a contract, the Comptroller may enforce any of the commitments or obligations herein undertaken by the Bank under his supervisory powers, including 12 U.S.C. § 1818(b), and not as
a matter of contract law. The Bank expressly acknowledges that neither the Bank nor the Comptroller has any intention to enter into a contract.

(5) The Bank declares that no separate promise or inducement of any kind has been made by the Comptroller, or by his agents or employees, to cause or induce the Bank to consent to the issuance of the Consent Order and/or execute this Stipulation.

(6) The Bank expressly acknowledges that no officer or employee of the Comptroller has statutory or other authority to bind the United States, the United States Treasury Department, the Comptroller, or any other federal bank regulatory agency or entity, or any officer or employee of any of those entities to a contract affecting the Comptroller’s exercise of his supervisory responsibilities.

(7) The Consent Order constitutes a settlement of the cease and desist proceeding against the Bank contemplated by the Comptroller, based on the practices and violations of law described in the Comptroller’s Findings set forth in Article I of the Consent Order. The Comptroller releases and discharges the Bank from all potential liability for a cease and desist order that has been or might have been asserted by the Comptroller based on the practices and violations described in Article I of the Consent Order, to the extent known to the Comptroller as of the effective date of the Consent Order. Nothing in this Stipulation or the Consent Order, however, shall prevent the Comptroller from:

(a) instituting enforcement actions other than a cease and desist order against the Bank based on the findings set forth in Article I of the Consent Order;

(b) instituting enforcement actions against the Bank based on any other findings;
instituting enforcement actions against the Bank’s institution-affiliated
departures based on the findings set forth in Article I of the Consent Order, or
any other findings; or
utilizing the findings set forth in Article I of the Consent Order in future
enforcement actions against the Bank or its institution-affiliated parties to
establish a pattern or the continuation of a pattern.

Further, nothing in this Stipulation or the Consent Order shall affect any right of the Comptroller
to determine and ensure compliance with the terms and provisions of this Stipulation or the
Consent Order.

ARTICLE III
WAIVERS

(1) The Bank, by executing this Stipulation and consenting to the Consent Order,
waives:

(a) Any and all rights to the issuance of a Notice of Charges pursuant to 12
U.S.C. § 1818(b);
(b) Any and all procedural rights available in connection with the issuance of
the Consent Order;
(c) Any and all rights to a hearing and a final agency decision pursuant to 12
U.S.C. § 1818(b) and (h), 12 C.F.R. Part 19;
(d) Any and all rights to seek any type of administrative or judicial review of
the Consent Order;
(e) Any and all claims for fees, costs, or expenses against the Comptroller, or
any of his agents or employees, related in any way to this enforcement
matter or the Consent Order, whether arising under common law or under
the terms of any statute, including, but not limited to, the Equal Access to

(f) Any and all rights to assert this proceeding, this Stipulation, consent to the
issuance of the Consent Order, and/or the issuance of the Consent Order,
as the basis for a claim of double jeopardy in any pending or future
proceeding brought by the United States Department of Justice or any
other governmental entity; and

(g) Any and all rights to challenge or contest the validity of the Consent
Order.

ARTICLE IV

ELIGIBLE BANK – OTHER PROVISIONS

(1) As a result of the Consent Order:

(a) The Bank is an “eligible bank” pursuant to 12 C.F.R. § 5.3(g)(4) for the
purposes of 12 C.F.R. Part 5 regarding rules, policies and procedures for
corporate activities, unless otherwise informed in writing by the Office of
the Comptroller of the Currency (“OCC”);

(b) The Bank is not subject to the limitation of 12 C.F.R. § 5.51(c)(6)(ii) for
the purposes of 12 C.F.R. § 5.51 requiring OCC approval of a change in
directors and senior executive officers, unless otherwise informed in
writing by the OCC;

(c) The Bank is not subject to the limitation on golden parachute and
indemnification payments provided by 12 C.F.R. § 359.1(f)(1)(ii)(C) and
12 C.F.R. § 5.51(c)(6)(ii), unless otherwise informed in writing by the OCC;

(d) The Bank’s status as an “eligible bank” remains unchanged pursuant to 12 C.F.R. § 24.2(e)(4) for the purposes of 12 C.F.R. Part 24 regarding community and economic development, unless otherwise informed in writing by the OCC; and

(e) The Consent Order shall not be construed to be a “written agreement, order, or capital directive” within the meaning of 12 C.F.R. § 6.4, unless the OCC informs the Bank otherwise in writing.

ARTICLE V

CLOSING

(1) The provisions of this Stipulation and the Consent Order shall not inhibit, estop, bar, or otherwise prevent the Comptroller from taking any other action affecting the Bank if, at any time, he deems it appropriate to do so to fulfill the responsibilities placed upon him by the several laws of the United States of America.

(2) Nothing in this Stipulation or the Consent Order shall preclude any proceedings brought by the Comptroller to enforce the terms of the Consent Order, and nothing in this Stipulation or the Consent Order constitutes, nor shall the Bank contend that it constitutes, a release, discharge, compromise, settlement, dismissal, or resolution of any actions, or in any way affects any actions that may be or have been brought by any other representative of the United States or an agency thereof, including, without limitation, the United States Department of Justice.
(3) The terms of this Stipulation, including this paragraph, and of the Consent Order are not subject to amendment or modification by any extraneous expression, prior agreements or prior arrangements between the parties, whether oral or written.
IN TESTIMONY WHEREOF, the undersigned, as the duly elected and acting Board of Directors of Citizens Bank, National Association, have hereunto set their hands on behalf of the Bank.

/s/ ____________________________  8/7/15  
Mark Casady  
Date

/s/ ____________________________  8/7/15  
Anthony Di Iorio  
Date

/s/ ____________________________  8/7/15  
Robert Gillespie  
Date

/s/ ____________________________  8/7/15  
William P. Hankowsky  
Date

/s/ ____________________________  8/6/15  
Howard W. Hanna, III  
Date

/s/ ____________________________  8/5/15  
Leo I. Higdon  
Date

/s/ ____________________________  8/6/15  
Charles J. Koch  
Date

/s/ ____________________________  8/7/15  
Arthur F. Ryan  
Date

/s/ ____________________________  8/7/15  
Shivan S. Subramaniam  
Date

/s/ ____________________________  8/7/15  
Bruce Van Saun  
Date

/s/ ____________________________  8/7/15  
Wendy A. Watson  
Date

/s/ ____________________________  8/7/15  
Marita Zuraitis  
Date