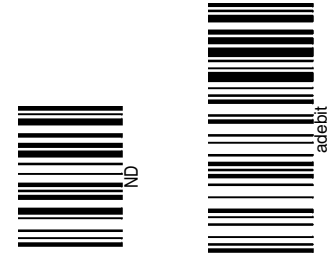


## AUTO DEBIT AUTHORIZATION

By using Auto Debit offered through Citizens Bank ("Citizens") your monthly payment under the consumer motor vehicle retail installment sale contract, lease contract, consumer promissory note, line of credit agreement or any other instrument (each such contract, promissory note or agreement individually referred to as "Contract") will be debited automatically from an account you designate on the payment due date. To enroll, please complete all the required fields on this form. Information contained on the voided check and/or provided on this Auto Debit Authorization form is used by Citizens and your financial institution to complete the enrollment process.

**For New Contracts:** Your Auto Debit will begin with your first payment. Please note, for installment loans only, if additional payments are made, the due date of your account may advance and interrupt the Auto Debit transfer.

**For Existing Contracts:** Your Loan or Line of Credit Account must be current in order for Auto Debit to be set up. You may be required to make your next payment, either by mail or at a Citizens branch, until receipt of notification that you are enrolled in Auto Debit via your financial institution's deposit statement.



CUSTOMER INFORMATION	FINANCIAL INSTITUTION INFORMATION
LOAN ACCOUNT NO.	FINANCIAL INSTITUTION NAME
CUSTOMER NAME	ADDRESS
STREET ADDRESS	NAME(S) ON ACCOUNT
CITY	
STATE, ZIP	FINANCIAL INSTITUTION ACCT. NO.
CONTRACT DATE	FINANCIAL INSTITUTION ROUTING NO. (9 DIGITS)
MONTHLY PAYMENT*	ACCOUNT TYPE: <input type="checkbox"/> Checking Account (**Attach voided check where indicated)
*Auto Debit is not accepted for amounts less than the minimum monthly payment due under the Contract and only one Auto Debit is made per month.	<input type="checkbox"/> Savings Account (Verify with your financial institution that your savings account may be used for Auto Debit)

**NOTE: Failure to provide requested information could affect the timely setup of the Auto Debit transfer.**

**TAPE VOIDED CHECK HERE\*\*\*  
(Please DO NOT STAPLE check to page)**

- An official voided check **MUST** be attached
- Temporary checks and deposit slips **CANNOT** be accepted
- Business checks require a bank letter stating Authorized Signer, Account Number and Routing Number
- If no voided check is available, an official bank letter will be sufficient (Include Name(s) on account, Account Number, and Routing Number)
- Please send completed form and voided check to:

Citizens Bank  
Consumer Finance - RJW210  
One Citizens Drive  
Riverside, RI 02915

or fax to: 877-362-6343 Attn: Auto Debit Support Team

I (we) hereby authorize and request Citizens to initiate Auto Debit or effect a charge by any other commercially accepted practice from my (our) checking account or savings account indicated above at the financial institution named above. I (we) authorize and request said financial institution to honor the Auto Debit initiated by Citizens and to debit such account. This authorization is for Auto Debit in an amount no less than equal to or greater than the regularly scheduled monthly payment under the Contract. I (we) acknowledge that the origination of Auto Debit transactions to my (our) account, must comply with the provisions of U.S. law.

This authority is to remain in effect until either: (1) all payments required by the Contract, except final payment, have been made, (you will receive a statement for final payment) or (2) Citizens has received written notification from me (or either of us) of its termination. **Please refer to the Pre-authorized Payments section located on the reverse side of this Auto Debit Authorization form on how to terminate Auto Debit as well as for other important disclosure information.** Citizens reserves the right to terminate this agreement at any time with written notice to me (us).

CUSTOMER'S SIGNATURE	DATE
X	
JOINT ACCOUNT HOLDER'S SIGNATURE	DATE
X	

## Important Auto Debit Disclosure Information

**Your Initial Resolution Notice:** In case of errors, questions about your electronic transfer or if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt call us at 1-888-708-3411 or write to us at the address below as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 calendar days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 calendar days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**In the case of Unauthorized Transfers:** If you believe that someone has transferred or may transfer money from your account without your permission, please contact us at 1-888-708-3411 or write:

Charter One  
Consumer Finance – RJW210  
One Citizens Drive  
Riverside, RI 02915

Or fax to 877-362-6343 Attn: Auto Debit Support Team

**Pre-authorized Payments:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call us at 800-708-6680 or write to us at Citizens Bank, Consumer Finance, RJW210, One Citizens Drive, Riverside, RI 02915 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

**Liability for Failure to Stop Payment of Preauthorized Transfers:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**Financial Institution's Liability:** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable if, through no fault of ours, you do not have enough money in your account to make the transfer; if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; or there may be other exceptions stated in our agreement with you.

**Confidentiality:** We will only disclose information to third parties about your account or the transfers you make: 1) where it is necessary for completing transfers; 2) in order to verify the existence and condition of your account for a third party, such a credit bureau or merchant; 3) in order to comply with government agency or court orders; or 4) if you give us written permission.