

PUTTING CONVENIENCE... ON EVERY CORNER

Tired of paying surcharge fees to access your money at an ATM? Now you can make your life richer with the STAR_sf[®] and Allpoint[®] surcharge-free networks.

This STAR_sf and Allpoint combination creates a special nationwide network of surcharge-free ATMs that allows you to access your account anytime without paying surcharge fees. You now have immediate access to more than 32,000 surcharge-free ATMs across the country – including many in national and regional retailers like Costco, CVS, ExxonMobil, Target, and Walgreens.

Citizens Bank&Trust is bringing you this STAR_sf and Allpoint service because we want you to get all the value you deserve. That includes helping you avoid surcharges whenever you can.

Convenience without an extra premium. That's how we take care of you at Citizen's Bank&Trust.

Your Neighborhood. **Your Bank.**



Citizens Bank&Trust
5700 N. Central Ave.
Chicago, IL 60646

773.763.6200 phone
773.631.3478 fax

www.citizensbankofchicago.com

Lobby Hours:

Monday-Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm



Member FDIC

1/2009



32,000+ SURCHARGE-FREE
ATMS NATIONWIDE

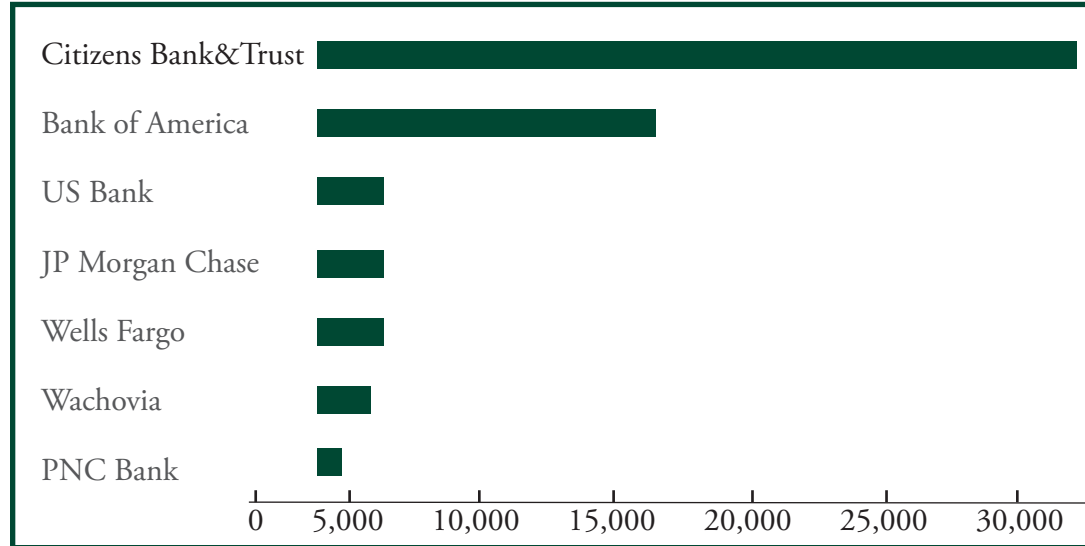
Greater Convenience for You.

Your Neighborhood. **Your Bank.**





AMERICA'S LARGEST SURCHARGE-FREE ATM NETWORK



UNMATCHED COVERAGE

[TOP FIFTEEN STATES]

STATE	NUMBER OF ATMS
California	3,900
New York	3,050
Texas	2,600
Florida	1,950
Pennsylvania	1,570
Illinois	1,250
Massachusetts	1,225
Oregon	1,200
Washington	1,025
New Jersey	925
Virginia	900
Louisiana	900
Maryland	875
Georgia	875
Michigan	775

Allpoint ATMs continue to be added in every state—call today for the number in your location.

Saving money has never been easier.

Finding a STAR^{sf} or Allpoint ATM near your home, work, even when traveling, is easy.

Log on to www.citizensbankofchicago.com and click the "ATM Locator" to find an ATM close to where you live, work and play.

The STAR^{sf} service with Allpoint is part of our commitment to help you reach your financial goals by making the most of your time and money.



CONVENIENT LOCATIONS

Allpoint ATMs are conveniently located in national and regional retailers such as:

- | | | | |
|----------------|------------|--------|-----------|
| Circle K | ExxonMobil | Sears | Uni-Mart |
| ConocoPhillips | Hess | Sunoco | Walgreens |
| Costco | Rite Aid | Target | |

- America's Largest Surcharge-Free ATM Network.
- 32,000+ Surcharge-Free ATMs Covering 50 States.
- 1 out of 12 ATMs in America is a Stars^{sf}-Allpoint Surcharge-Free ATM.
- Convenient Locations: ATMs are Located in National and Regional Retailers such as Target and Costco.
- ATMs Branded with Stars^{sf}-Allpoint Logos.
- Surcharge-Free is All We Do!

Ask one of our Personal Bankers to print your locations today!