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Tuesday, 17 April 2012 16:30 -

Forty scholarships totaling $50,000 will be awarded to students by Charter One parent company Citizens Financial Group.

CLEVELAND – Charter One announced that the application period for its annual TruFit Good Citizen Scholarship program will is **open now and closes Monday, April 30, 2012.** Charter One parent company Citizens Financial Group launched the scholarship program last year, awarding a total of $50,000 to college students whose volunteer efforts have made a difference in their communities.

This year, 40 scholarships will be awarded to high school seniors and current college students across the country who are attending or accepted to a federally accredited four-year college, university or graduate program and who have been active in community service. The scholarships will be awarded this summer for the 2012-2013 academic year.

"We are excited to launch this year's TruFit Good Citizen Scholarship program to help college students supplement the cost of their education and to recognize the extraordinary work they are doing in their communities," said Ken Marblestone, President of Charter One and RBS Citizens in Ohio. "This scholarship program is a natural extension of our own dedication to community service and of our commitment to helping college students finance their education to make it more affordable. We know from last year's inaugural class of winners how meaningful it was for them to be acknowledged and rewarded for their hard work, so we look forward to this opportunity to honor a new class of students who are doing good work in their communities."

Forty scholarships totaling $50,000 will be awarded to students by Charter One parent company Citizens Financial Group. One winner will receive $5,000; four winners each will receive $2,500; and 35 winners each will receive $1,000. Applicants are asked to write an essay of no more than 250 words or to record an up to 60-second video explaining the responsibility and leadership skills they have developed through their community service experience. For full details, rules and to apply, go to www.charterone.com/scholarship . **The application deadline is April 30, 2012**
and winners will be announced this summer
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Charter One is committed to making education more affordable by offering student banking and borrowing products
that help college students finance their education and do their day to day banking. Its TruFit Student Loan
®
product is available with a fixed or variable rate, giving students the choice to select the option that best fits their needs. The TruFit Student Loan offers three repayment choices: immediate, interest-only or deferred until six months after graduation. Borrowers will receive a 0.50 percent

interest rate reduction for automatic payments from any eligible Charter One account or a 0.25 percent interest rate reduction for automatic payments from accounts at other banks.

Plus, Charter One's online tips and tools for students will help them prepare and save for college as well as find information on how to apply for financial aid. The site includes a financing calendar with important dates and deadlines for securing funding and a student loan calculator to help students determine how much they will need to borrow to pay for college and how much they will owe once they graduate.

Information about the TruFit Good Citizen Scholarship program can be found on Charter One's (http://www.facebook.com/charterone) Facebook page beginning April 2, 2012.

About Charter One

Charter One is a division of RBS Citizens, N.A., operating in Illinois, Michigan and Ohio. It has 365 branches and 554 ATMs. It has 147 branches and 178 ATMs in Ohio. Charter One's website is charterone.com .

RBS Citizens, N.A., is a subsidiary of Citizens Financial Group, Inc., a $130 billion commercial bank holding company. It is headquartered in Providence, R.I., and through its subsidiaries has more than 1,500 branches, approximately 3,900 ATMs and approximately 19,700 colleagues.

Its two bank subsidiaries are RBS Citizens, N.A., and Citizens Bank of Pennsylvania. They operate a 12-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, Michigan and Ohio. CFG has non-branch retail and commercial offices in more than 30 states. CFG is owned by RBS (the Royal Bank of Scotland Group plc). CFG's website is citizensbank.com .