

NEWS RELEASE

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Pictured above are the Citizens volunteers.

CITIZENS BANK, VERIZON AND JANJ . . . PARTNERS IN FINANCIAL LITERACY EDUCATION

Camden, NJ – Citizens Bank and Verizon have partnered with Junior Achievement of New Jersey (JANJ) to provide financial literacy and economic educational programs to students living in Camden, New Jersey. On Tuesday, November 17th, as part of a JA Day program, 47 volunteers from Citizens Bank and Verizon along with 15 High School Heroes from Brimm Medical Arts High School in Trenton visited 31 classrooms at Riletta Cream Family School and team-taught the JA curriculum to approximately 450 students in grades pre-kindergarten through eight.

At a time when the need for financial literacy education has never been more necessary or widespread, these corporate community volunteers provided the elementary school children with JA's interactive, colorful and information-rich curriculum and led hands-on games and activities designed to better equip the children to enter adulthood with a fundamental understanding of personal finances. These volunteer role models connected with the students by sharing personal stories from their own childhood, educational and employment backgrounds, and key career success skills. Overall, the day was a rewarding experience for students, teachers and volunteers alike.

"The faculty and students at Riletta Cream Family School very much enjoyed having the Citizens, Verizon and High School Heroes volunteers participate as teachers and bring a unique perspective to their classrooms," said Catherine Milone, president of Junior Achievement of New Jersey. "JANJ is proud to have these volunteers be involved in helping educate our state's elementary grade students, and we very much hope to welcome them all back to participate in a JA Day event next year."

"Junior Achievement is very effective in rallying the business community and others to have a positive impact on children who will be our future leaders", said Barbara D. Mealmaker, Chair of JANJ's South District Board and Citizens Bank Senior Vice President. "It was very inspiring to introduce my Citizens Bank colleagues to the JA curriculum and watch their enthusiasm unfold as they engaged children of all ages in Camden's Riletta Twyne Cream Family School."

About Citizens Bank of Pennsylvania

Citizens Bank of Pennsylvania is a state-chartered bank with dual headquarters in Pittsburgh and Philadelphia. It has 383 branches and 646 ATMs throughout Pennsylvania. It also operates 15 retail branches and 64 ATMs in southern New Jersey and a commercial loan office in Virginia. It is a subsidiary of Citizens Financial Group, Inc., a \$151 billion commercial bank holding company headquartered in Providence, R.I.

Citizens Financial Group, through its subsidiaries, has more than 1,500 branches, and approximately 3,500 ATMs and approximately 22,600 employees. CFG's 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 about 40 states. CFG is owned by RBS (The Royal Bank of Scotland Group plc). CFG's Web site is citizensbank.com.

About Verizon

With more than \$71 billion in annual revenues, Verizon Communications Inc. (NYSE:VZ) is one of the world's leading providers of communications services. Verizon has a diverse work force of 214,000 in four business units: Domestic Telecom provides customers based in 28 states with wireline and other telecommunications services, including broadband. Verizon Wireless owns and operates the nation's most reliable wireless network, serving 45.5 million voice and data customers across the United States. Information Services operates directory publishing businesses and provides electronic commerce services. International includes wireline and wireless operations and investments, primarily in the Americas and Europe. For more information, visit www.verizon.com

About Junior Achievement

Junior Achievement's (JA) mission is to inspire and prepare young people to succeed in a global economy. Through a dedicated volunteer network, JA provides in-school and after-school programs for students in grades pre-K-12. JA offers work readiness programs that focus on seven key content areas: business, citizenship, economics, entrepreneurship, ethics/character, financial literacy, and career development. JA Worldwide reaches 9.8 million students per year in 367,305 classrooms and after-school locations. JA programs are taught by volunteers in inner cities, suburbs, and rural areas throughout the United States of America and in 123 countries. For more information, visit www.ja.org. For information on JANJ, please visit www.janj.org