

NEWS RELEASE
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Charter One sending 2,000 Southeast Michigan children back to school with new backpacks filled with school supplies

Initiative has helped more than 253,000 children across the bank's footprint since 2003

Southfield, Mich. – Charter One is helping 2,000 students start the school year with new backpacks filled with school supplies through its Gear for Grades program as part of the Hunger Free Summer program. Nearly a ton of pencils, pens, folders, notebooks, glue sticks and index cards were donated by the public in all branches across Michigan. Gear for Grades was organized in partnership with Gleaners Community Food Bank of Southeastern Michigan.

According to a National Retail Federation survey, the average American family spent \$603 in 2012 on back-to-school expenses. For low-income, at-risk or homeless families, the cost of even basic school supplies can be a burden.

“With the rising cost of school supplies, the Gear for Grades program helps to ease the financial strain parents face this time of year as they prepare to send their children back to school,” said Ken Marblestone, President of Charter One, Michigan and Ohio. “We are proud to play a role in contributing to the academic success of local children who will now return to the classroom ready to learn. We thank our customers and the general public who supported this program by donating new school supplies which make a big difference to the children who receive them. I also want to thank Gleaners Community Food Bank of Southeastern Michigan for their critical role in this year’s program.”

The Gear for Grades program is a part of Citizens Helping Citizens Strengthen Communities, the bank’s program for contributing to the economic vitality of communities. Charter One colleagues and community members volunteered to help fill the supplies in logo-free backpacks donated by the Charter One Foundation to help ensure children have a positive experience as they return to the classroom.

“We are honored to partner with Charter One to be a part of its Gear for Grades program,” said DeWayne Wells, President of Gleaners Community Food Bank. “Helping so many children be prepared and feel confident and excited about the upcoming school year is truly rewarding. As individuals and as a community, we will benefit from our efforts to educate our youth.”

Backpacks are being distributed this summer to more than 38,000 children across RBS Citizens Financial Group’s footprint where it operates Charter One in the Midwest, and Citizens Bank in New England and the Mid-Atlantic. Since 2003, the Gear for Grades program has sent more than 253,000 children from low-income families back to school with tools to help them learn.

Citizens Helping Citizens Strengthen Communities is part of the bank’s broader Citizens Helping Citizens program addressing five key areas: hunger, housing, economic development, financial education and volunteerism. Get more information about [Charter One's](#) community initiatives online.

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About Citizens Helping Citizens

Grounded in the belief that a good bank gives back to its community and to the people who live there, Citizens Helping Citizens is a program embracing the community goals of RBS Citizens Financial Group, Inc. – the commercial bank holding company serving consumer and small business customers as [Citizens Bank](#) and [Charter One](#) and commercial banking customers as RBS Citizens. The Citizens Helping Citizens program comprises five key initiatives supported directly by RBSCFG and also by its nonprofit charitable foundations, the Citizens Charitable Foundation, the Citizens Bank Foundation and the Charter One Foundation: Citizens Helping Citizens Fight Hunger, Citizens Helping Citizens Provide Shelter, Citizens Helping Citizens Strengthen Communities (economic development), Citizens Helping Citizens Teach Money Management (financial education) and Citizens Helping Citizens Give (volunteerism and colleague charitable donations). Across all of these initiatives, Citizens Helping Citizens strives to enhance quality of life and economic vitality in local communities.

About Charter One

Charter One is a division of RBS Citizens, N.A., operating in Illinois, Michigan and Ohio. It has 337 branches and 504 ATMs. It has 102 branches and 105 ATMs in Michigan. Charter One's website is charterone.com.

RBS Citizens, N.A., is a subsidiary of RBS Citizens Financial Group, Inc., a \$126 billion commercial bank holding company. It is headquartered in Providence, R.I., and through its subsidiaries has approximately 1,400 branches, more than 3,600 ATMs and nearly 19,000 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. RBSCFG has non-branch retail and commercial offices in more than 30 states. RBSCFG is owned by RBS (the Royal Bank of Scotland Group plc). RBSCFG's website is citizensbank.com.

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