



How to Attract New Business Without Spending a Penny

Dear Business Owner:

Citizens Financial Bank takes banking personally. That's why along with providing clients genuinely warm and friendly personal service, we're personally committed to helping clients achieve their financial goals. You'll find this same kind of personal involvement in the way we serve our local community. After all, a strong and thriving community benefits everyone.

And that's why we're so excited to invite you to participate in an innovative program designed to promote local businesses just like yours. And what's more, it's FREE.

Introducing GenGold[®]

We offer our family of clients an upgraded "lifestyle" package of benefits called **GenGold**[®]. Designed to deliver real value to members, our clients and their families save money on many products and services they've used in the past, as well as many new ones they'll try for the first time.

The **GenGold**[®] program includes member discounts from both national **and** local merchants. The national portion offers discounts on travel, long distance phone service, movie tickets, national restaurants, and much more. **The local part is made up of respected local businesses just like you!**

Be a Local Business Partner of GenGold[®] for FREE!

Citizens Financial Bank believes your local business would benefit from being part of the 'local' portion of the **GenGold**[®] program. We will be marketing your business to more than 50,000 of our clients. And don't forget, all this promotion for your business is free!

What is Expected of a Local Business Partner of GenGold[®]

As a participating business partner, all you have to do is provide a discount off your regular retail prices to clients from Citizens Financial Bank who present their **GenGold**[®] member card.

You choose the amount of the discount that will be offered when that member makes a purchase and you display a small decal for the GenGold[®] program. That's all there is to it.

This is a Win-Win Situation.

GenGold® is our personal way of helping our clients live life and prosper. And as a participating local business partner, it will be your personal way to get the word out about your business to thousands of potential new clients without spending a penny or lifting a finger. With that in mind, here is a list of valuable benefits and services you will enjoy:

- **FREE participation as a Local Business Partner**
- **FREE advertising on www.gengold.com**
- **FREE advertising in the business partner directory (online updated monthly, printed copy updated annually)**
- **FREE exposure to thousands of potential new clients**
- **ONE FREE GenGold® Membership for you as the business owner including both the national and local discounts!**

Our Personal Commitment: We will Promote Your Business for Free.

Stop by your local Citizens banking center today or call Client Services at 1-888-226-5237 and ask for a visit from a manager. We'll come to you!