

Citizens One
Consumer Loan Servicing
JCB210
PO Box 42033
Providence RI 02940-2033



Installment Loan Statement

Statement Date: December 17, 2020

Customer Service: 866-999-0117

MICHAEL A BISHOP
8607 CARLSBAD LN
LANSING, MI 48917-5807

Payment Summary		Account Information	
Regular Monthly Payment Amount:	\$377.58	Account Number:	00002765178856
Past Due Amount:	\$0.00	Current Interest Rate:	3.870%
Fees:	\$0.00	Current Principal Balance:	\$25,118.64
Total Payment Amount Due:	\$377.58	Due Date:	January 06, 2021

Account History						
Date	Description	Principal	Interest	Late Charge	Other	Amount

Important Message!						
If you have questions about your statement or have been recently called for active military duty, please call our 24-Hour Contact Center at 866-999-0117. Thank you for banking with Citizens One.						

Please detach and return the portion below with your check payable to Citizens One.

Please allow 7 days for mailing to ensure payment is delivered by the due date.

Installment Loan Statement

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LANSING, MI 48917-5807

Installment Loan	
Account Number:	00002765178856
Due Date:	January 06, 2021
Total Amount Due:	\$377.58
Total Payment Enclosed:	\$_____

☐

Check this box if your address or personal information
has changed and complete the form on the reverse side

Citizens One
P.O. Box 42113
Providence, RI 02940-2113

54450015

271 02765178856

0000037758

ADDRESS FOR CORRESPONDENCE, ERROR RESOLUTION & INFORMATION REQUESTS

Citizens One
Consumer Loan Servicing JCB218
PO Box 42033
Providence RI 02940-2033

PAYMENT OPTIONS

- **Auto Pay:** Your monthly payment can be deducted automatically from any checking or savings account you choose. To enroll in Auto Pay, visit www.citizensone.com. There is no charge for using this service and you can have peace of mind that your payments will be deducted automatically.
- **Mail:** You can mail your payment with the coupon at the bottom of your billing statement with your personal check. Please do not send cash, note your loan number on your check or money order, and allow time for mail delivery.
- **www.citizensone.com:** One time payments can be made on our website from any of your checking or savings accounts. Simply log in to your account and click "Make a Payment" next to your loan.
- **Automated Phone System:** Call us at 866-999-0117; enter your loan and identification information. Select your loan, then 'pay by phone'. You will need the routing number and account number for your deposit account.
- **Customer Service Agent:** Call us at 866-999-0117. Enter your loan and identity information. Follow the prompts to speak with an agent about your loan.
- **Branch:** Stop by a Citizens Bank branch with the coupon at the bottom of this statement, and our tellers will be happy to process your payment for you.
- **Payoffs:** For information on your payoff balance, call us at 866-999-0117. Enter your loan and identity information. You may choose to leverage our automated telephone service to receive this information, speak to an agent or have a payoff quote mailed to you.

IMPORTANT INFORMATION

- **Credit Reporting:** We may report information about your account to the credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.
- **Special or Disputed Payments:** We may accept late payments or partial payments (to the extent permitted by law) even if marked "payment in full," "without recourse," or similar language without losing any of our rights under your agreement with us. If you wish to make a payment to satisfy or pay in full any disputed amount you owe to us, you must send the payment with a letter describing the nature of your dispute and specifically indicate that the accompanying payment is intended to be payment in full.
- **Please Note:** If you have satisfied a full future installment, your Total Amount Due could be \$0.00. If you receive a bill for \$0.00 amount due, you may continue to make payments since interest does continue to accrue on your outstanding principal balance. Should you have questions, please contact us at 866-999-0117.
- **Servicemembers and their Dependents:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (SCRA). If you believe you may be entitled to rights and protections under SCRA, please call us at 866-999-0117 or write to: Citizens Bank, Office of the Chairman - Attn: JCA150, 1 Citizens Bank Way, Johnston, RI 02919.

CHANGE OF ADDRESS OR OTHER INFORMATION

IF YOUR ADDRESS OR PHONE NUMBER HAS CHANGED, PLEASE COMPLETE THIS FORM AND CHECK THE BOX ON THE REVERSE SIDE.

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

HOME PHONE _____ BUSINESS PHONE _____

Name changes require a signature and a copy of a legal document noting the new name. The documents should be sent to the correspondence address above.