



CITIZENS BANK

January 31, 2005

Dear Customer:

In the next two weeks, you will receive a new Citizens Bank Visa Check Card in the mail. This new card will replace your existing Visa Check Card. **You may begin using your new card on Monday, February 14, 2005.** Please be sure to destroy your old card at that time as it will be deactivated very soon.

As you know, the Visa Check Card allows you the flexibility of making purchases without cash and without writing a check – no matter where you travel. When you do, the amount of your purchase will be automatically deducted from your checking account. It's convenient, safe and easy to use. The Visa Check Card is also an ATM card. You can use it to make cash withdrawals, transfers and balance inquiries at Cirrus ATMs everywhere.

Your daily purchase limit is the available balance in your checking account or \$1,000, whichever is less. In addition to your daily purchase limit, your daily ATM withdrawal limit is \$500 or your available account balance, whichever is less.

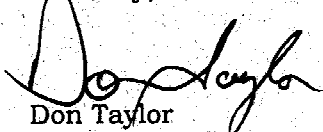
A new Personal Identification Number (PIN) will arrive in the mail separately from your new card in an unmarked mailer. For your convenience, you may change your PIN to another number. Just follow the instructions on the mailer.

To activate your new card, wait to receive your new PIN in the mail, then call the toll free number on the front of the card. Your new PIN is required to activate the card.

IMPORTANT: If you have used your existing Citizens Bank Visa Check Card to pay for services that are billed directly to your card, such as Internet services, insurance, gym fees, etc., be sure to contact these vendors and provide your new card number as soon as you receive it so that your service is not interrupted.

If you have questions about your new card, please contact Citizens Bank at (970) 264-2235, or (970) 731-7235. We appreciate your continued business.

Sincerely,


Don Taylor
Vice President & Cashier