



**Chicago Music Exchange** Citizens has maintained its No 1 Small Business Administration rating in all its local markets. Charter One provides business banking for Chicago Music Exchange, which supplies guitars for world-renowned performers.

- In 2006 Citizens Financial Group expanded its community initiatives for job creation and affordable housing. Two different programmes offered over \$120 million in loans at low interest rates to companies that agreed to create an estimated 4,000 jobs. The Citizens Housing Bank and Charter One Housing Bank offered US\$82 million in low-interest funds to non-profit housing developers to create 1,070 affordable housing units.
- Since it began in 2002, Citizens' Community Champions in Action programme has assisted 94 small, non-profit agencies dedicated to significant social service issues.
- Charter One is making available US\$150 million in loans over three years for economic and community development in and around Cleveland's University Circle in Ohio.
- Our Home Buyer Assistance Programme has helped more than 3,000 Citizens colleagues purchase their homes – often their first.
- More than 140 colleagues have benefited from our military leave policy, which was extended above and beyond legal requirements, to bridge pay and benefits to cover the duration of military leave.

## Selected awards

**Export Lender of the Year**  
US Small Business Administration

**Innovator of the Year – large company category**  
Boston Business Journal's Corporate  
Philanthropy Summit 2006

**Business of the Year**  
Northeastern Economic Development Association

**Standard of Excellence award for community website**  
Web Marketing Association

**Governor's Outstanding Volunteer Award**  
Citizens Bank, Delaware  
Governor's Commission on Volunteerism and Service