

SLATE Statement

State University of New York at Fredonia

March 11, 2025

Citizens™ is pleased to assure you that we have in place and follow reasonable procedures designed to ensure compliance with the New York State Student Lending Accountability, Transparency and Enforcement (SLATE) Act.

Citizens is also committed to upholding the principles of our Student Lending Code of Ethics. It offers our colleagues practical guidance in making decisions and judgments consistent with our commitment to maintain our position as a leading provider of fair and affordable education financing products. We've worked hard to earn a reputation as a lender who conducts business with the highest standards of honesty and integrity. Our code of ethics is an integral part of, and will be enforced in accordance with, our business conduct and ethics policies.

Citizens Student Lending: www.citizensbank.com/collegestudent

Citizens Code of Business Conduct & Ethics:

<https://investor.citizensbank.com/~media/Files/C/CitizensBank-IR/documents/code-of-conduct-guide-2023.pdf>.