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Via E-Apps

October 8, 2021

Margaret Bota, Senior Risk Analyst
Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, MA 02210-2204

Re: Response to Questions on Application of Citizens Financial Group, Inc.
to Acquire Investors Bancorp, Inc. by Merger and Related Filing

Dear Ms. Bota:

This submission relates to the application that we submitted pursuant to (i) Sections 3(a)(3) and (5) of the Bank Holding Company Act of 1956, as amended, and (ii) Sections 225.11 and 225.15 of the Board's Regulation Y promulgated thereunder (the "Application") to the Board of Governors of the Federal Reserve System (the "Board") on September 2, 2021, on behalf of Citizens Financial Group, Inc. ("CFG") requesting prior approval for CFG to acquire Investors Bancorp, Inc. ("Investors") (the "Holdco Transaction"). As discussed in the Application, promptly after the merger of Investors with and into CFG, CFG plans to merge Investors Bank, Investors' wholly owned subsidiary bank ("Investors Bank"), with and into Citizens Bank, National Association ("CBNA"), with CBNA as the surviving institution (the "Bank Merger" and, together with the Holdco Transaction, the "Proposed Transaction").

Specifically, this submission responds to the follow-up questions on the Application that we received in your email of September 28, 2021. This submission includes responsive information in the Public Appendix, Confidential Appendix, Public Exhibits Volume and Confidential Exhibits Volume, which are attached or enclosed, as applicable, with this letter. The Board's questions are repeated in bold type in the Public Appendix (non-confidential questions) and Confidential Appendix (confidential questions), and the responsive information immediately follows each question with certain supplemental information provided in one or more exhibits in the Public Exhibits Volume and/or the Confidential Exhibits Volume, as noted in the enclosed responses.

Certain of the enclosed materials (Confidential Appendix and Confidential Exhibits Volume) have been marked "Confidential Treatment Requested" and are referred to herein as the "Confidential Materials."

The information in the Public Appendix, Confidential Appendix, Public Exhibits Volume and Confidential Exhibits Volume has been provided by CFG and, where relevant, Investors.

Confidential Treatment Request

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and the regulations of the Board, 12 C.F.R. Part 261, CFG hereby respectfully requests that the Confidential Materials be treated confidentially and not be made available for inspection or copying.

The Confidential Materials include nonpublic commercial or financial information that is privileged or confidential within the meaning of Section 261.15(a)(4) of the Board's regulations or information that is otherwise exempt from disclosure under Section 261.15(a) of the Board's regulations.¹ At this time, the Confidential Materials will not be publicly disclosed and are not required to be publicly disclosed. The information has been actually and customarily kept confidential by CFG and, where relevant, Investors, and their respective subsidiaries, and this information is being provided to the Board under an expectation and implied assurance of privacy.² Disclosure of this information would reveal to competitors the internal strategies, transactions and competitive position of CFG and, where relevant, Investors and their respective subsidiaries and would place CFG, Investors and their respective subsidiaries at a competitive disadvantage with respect to competitors who do not publicly reveal such information.³ For these reasons, CFG believes that the Confidential Materials are privileged or confidential within the meaning of 12 C.F.R. § 261.15(a)(4).

¹ Under 5 U.S.C. § 552(b)(4), information that a private party has provided to a government agency is exempt from disclosure if it consists of information that is "trade secrets and commercial or financial information obtained from a person and privileged or confidential." *Accord* 12 C.F.R. § 261.15(a)(4). The United States Supreme Court recently clarified that commercial information submitted to the federal government qualifies as "confidential" under 5 U.S.C. § 552(b)(4) when, at a minimum, it is "actually" and "customarily" "kept private" and the federal government provides assurances to the submitter that the information will be maintained in confidence. *Food Mktg. Inst. v. Argus Leader Media*, 139 S. Ct. 2356, 2363 and 2366 (2019).

² See 85 Fed. Reg. 57,616, 57,620 (submitters of confidential information may rely on "express or implied" assurances of confidentiality when submitting commercial or financial information to an agency); U.S. Department of Justice, Office of Information Policy, *Step-by-Step Guide for Determining if Commercial or Financial Information Obtained From a Person is Confidential Under Exemption 4 of the FOIA*, <https://www.justice.gov/oip/step-step-guide-determining-if-commercial-or-financial-information-obtained-person-confidential> (last updated Oct. 7, 2019).

³ "A submitter's request for confidentiality in reliance upon [the nonpublic commercial or financial information exemption] generally expires 10 years after the date of submission unless the submitter requests and provides justification for a longer designation period." 12 C.F.R. § 261.17(b). CFG, on behalf of itself and its affiliates, requests that the Confidential Materials be accorded confidential treatment beyond 10 years after the date of submission of such Confidential Materials because the Confidential Materials relate to internal governance and business strategies

In addition, we request, pursuant to the Freedom of Information Act and the applicable Board regulations and for reasons including those set forth above, that any memoranda, notes or other writings of any kind whatsoever made by an employee, agent or any person under the control of the Board or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency) that incorporate, include or relate to any of the matters referred to in the Confidential Materials (1) furnished by CFG or its employees or agents to the Board or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency) or (2) referred to in any conference, meeting, telephone conversation or interview between (a) employees, former employees, representatives, agents or counsel of CFG and (b) employees, agents or any persons under the control of the Board or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency), be maintained in confidence, not be made part of any public record and not be disclosed to any person.

We also request that, if the Board or the Federal Reserve Bank of Boston should make a preliminary determination not to comply with the foregoing requests for confidential treatment, CFG be given notice thereof in ample time to permit it to make an appropriate submission as to why such information should be preserved in confidence. If the Confidential Materials or any of such memoranda, notes or writings are the subject of a Freedom of Information Act request or a request or demand for disclosure by any governmental agency, Congressional office or committee, court or grand jury, we request, pursuant to the Board's regulations, that you notify CFG prior to making such disclosure. We further ask that CFG be furnished with a copy of all written materials pertaining to such request (including but not limited to the request itself and any determination with respect to such request) and that CFG be given sufficient advance notice of any intended release so that they may, if deemed necessary or appropriate, pursue any available remedies.

* * *

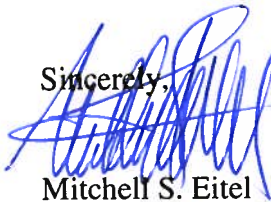
of CFG and its affiliates and disclosure of this information, whether now or in the future, would place CFG and its affiliates at a competitive disadvantage with respect to competitors who do not publicly reveal this information.

Federal Reserve Bank of Boston

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If you have any questions with respect to any of the matters discussed in this submission or the Application, please contact me by phone at (212) 558-4960 or e-mail at eitelm@sullcrom.com or Ana M. González at (212) 558-4335 or gonzaleza@sullcrom.com.

Sincerely,



Mitchell S. Eitel

(Attachments)

cc:

Scott Chu, Lead Risk Analyst
(Federal Reserve Bank of Boston)

John F. Woods
Malcolm D. Griggs
Pamela J. Brow
(Citizens Financial Group, Inc.)

H. Rodgin Cohen
Ana M. González
(Sullivan & Cromwell LLP)

John Gorman
Marc P. Levy
Joseph Daly
(Luse Gorman, PC)

Public Appendix

FINANCIAL AND MANAGERIAL

- 1. Discuss CFG's plans with respect to policies, procedures, staffing and oversight of the combined organization. In particular, discuss any contemplated changes to CFG's risk-management policies, procedures, and controls upon consummation of the proposed transaction.**

CFG plans to apply its enterprise-wide risk management approaches to the business units, teams, products and services to be integrated as a result of the Potential Transaction. As part of the diligence process, end-state staffing was reviewed. CFG's non-financial risk management team will provide independent risk management oversight when the Potential Transaction closes. There are no changes anticipated to the CFG enterprise-wide risk management governance framework or CFG's enterprise policies.

With respect to products or services which are offered by Investors but not CFG, the integration process will determine which of such products or services are desired to be retained. Approvals of new products or services to be provided by CFG will follow existing CFG governance protocols, including new business initiative reviews and credit policy approvals. Policies and procedures will be modified accordingly as needed, and which will be done within the broader risk appetite framework of CFG. In addition, there is no intention to modify CFG's risk appetite framework or risk appetite limits as a result of the Proposed Transaction. Expansion of geographies will be included in all ordinary course regulatory compliance analyses and will be subject to continuous monitoring, including with respect to, among other things, fair lending.

- 2. Discuss any plans to modify the services or products currently offered by Citizens Bank, NA ("CBNA"), Providence, Rhode Island, or Investors Bank following consummation of the proposed transaction.**

The Enterprise Integration Management Office ("IMO") is actively working with the integration workstreams leads and product subject matter experts to determine how the services or products currently offered by CBNA or Investors Bank will be modified or augmented following consummation of the Proposed Transaction.

As stated in the Application, "the current suite of products and services offered by CFG and Investors will continue to be available following the closing" as the existing technology and operations of the combined entity will remain intact for a period of time (no later than the first quarter of 2023) after closing. Therefore, there are no anticipated changes to CFG's or Investors' products or services at closing in efforts to minimize customer impact at the time of closing.

As part of a target operating model exercise currently underway, each business area is completing a high-level product comparison and gap assessment that will drive decisions regarding changes to CFG or Investor products post closing as part of the technology and

operations integration activities. A high-level view of the changes to CFG and Investors products and services will be available at the end of the fourth quarter of 2021 with a more detailed view by the end of the first quarter of 2022.

3. Provide pro forma asset quality concentration ratios for CFG and Citizens Bank (including commercial real estate, commercial & industrial, multi-family and indirect auto lending) in comparison to total capital based on financial data as of June 30, 2021.

The following tables provide the product detail and the percent of total capital for special mention and classified assets for the period ended June 30, 2021:

CFG

(dollars in millions)	Special Mention		Classified Assets					
	% of Total Capital		Substandard		Doubtful		Total	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
Commercial and industrial	\$ 1,145	5.7%	\$ 1,631	8.1%	\$ 121	0.6%	\$ 1,752	8.7%
Commercial real estate	586	2.9%	602	3.0%	27	0.1%	629	3.1%
Multi-family	80	0.4%	2	0.0%	-	0.0%	2	0.0%
Leases	29	0.1%	23	0.1%	1	0.0%	24	0.1%
Total commercial	\$ 1,840	9.1%	\$ 2,258	11.2%	\$ 149	0.7%	\$ 2,407	12.0%
Total Capital	\$ 20,111							

* Indirect automobile is not subject to special mention or classified assets.

Investors

(dollars in millions)	Special Mention		Classified Assets					
	% of Total Capital		Substandard		Doubtful		Total	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
Commercial and industrial	\$ 32	1.1%	\$ 15	0.5%	\$ -	0.0%	\$ 15	0.5%
Commercial real estate	405	13.3%	315	10.4%	-	0.0%	315	10.4%
Construction	54	1.8%	-	0.0%	-	0.0%	-	0.0%
Multi-family	317	10.4%	432	14.2%	-	0.0%	-	0.0%
Other	-	0.0%	7	0.2%	-	0.0%	-	0.0%
Leases	5	0.2%	2	0.1%	-	0.0%	2	0.1%
Total commercial	\$ 813	26.8%	\$ 771	25.4%	\$ -	0.0%	\$ 332	10.9%
Total Capital	\$ 3,035							

CFG Pro Forma

(dollars in millions)	Classified Assets							
	Special Mention		Substandard		Doubtful		Total	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
Commercial and industrial	\$ 1,177	5.3%	\$ 1,646	7.4%	\$ 121	0.5%	\$ 1,767	7.9%
Commercial real estate	991	4.4%	917	4.1%	27	0.1%	944	4.2%
Construction	54	0.2%	-	0.0%	-	0.0%	-	0.0%
Multi-family	397	1.8%	434	1.9%	-	0.0%	434	1.9%
Other	-	0.0%	7	0.0%	-	0.0%	7	0.0%
Leases	34	0.2%	25	0.1%	1	0.0%	26	0.1%
Total commercial	\$ 2,653	11.9%	\$ 3,029	13.6%	\$ 149	0.7%	\$ 3,178	14.2%
Total Capital	\$ 22,321 (A)							

(A) Reflects the pro forma net adjustments to total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

CBNA

(dollars in millions)	Classified Assets							
	Special Mention		Substandard		Doubtful		Total	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
Commercial and industrial	\$ 1,145	6.0%	\$ 1,631	8.5%	\$ 121	0.6%	\$ 1,752	9.1%
Commercial real estate	586	3.0%	602	3.1%	27	0.1%	629	3.3%
Multi-family	80	0.4%	2	0.0%	-	0.0%	2	0.0%
Leases	29	0.2%	23	0.1%	1	0.0%	24	0.1%
Total commercial	\$ 1,840	9.6%	\$ 2,258	11.8%	\$ 149	0.8%	\$ 2,407	12.5%
Total Capital	\$ 19,216							

* Indirect automobile is not subject to special mention or classified assets.

Investors Bank

(dollars in millions)	Special Mention		Substandard		Doubtful		Total	
	Amount	% of	Amount	% of	Amount	% of	Amount	% of
		Total		Total		Total		Total
Commercial and industrial	\$ 32	1.2%	\$ 15	0.6%	\$ -	0.0%	\$ 15	0.6%
Commercial real estate	405	15.0%	315	11.7%	-	0.0%	315	11.7%
Construction	54	2.0%	-	0.0%	-	0.0%	-	0.0%
Multi-family	317	11.7%	432	16.0%	-	0.0%	432	16.0%
Other	-	0.0%	7	0.3%	-	0.0%	7	0.3%
Leases	5	0.2%	2	0.1%	-	0.0%	2	0.1%
Total commercial	\$ 813	30.1%	\$ 771	28.5%	\$ -	0.0%	\$ 771	28.5%
Total Capital	\$ 2,702							

CBNA Pro Forma

(dollars in millions)	Special Mention		Substandard		Doubtful		Total	
	Amount	% of	Amount	% of	Amount	% of	Amount	% of
		Total		Total		Total		Total
Commercial and industrial	\$ 1,177	5.5%	\$ 1,646	7.7%	\$ 121	0.6%	\$ 1,767	8.2%
Commercial real estate	991	4.6%	917	4.3%	27	0.1%	944	4.4%
Construction	54	0.3%	-	0.0%	-	0.0%	-	0.0%
Multi-family	397	1.9%	434	2.0%	-	0.0%	434	2.0%
Other	-	0.0%	7	0.0%	-	0.0%	7	0.0%
Leases	34	0.2%	25	0.1%	1	0.0%	26	0.1%
Total commercial	\$ 2,653	12.4%	\$ 3,029	14.1%	\$ 149	0.7%	\$ 3,178	14.8%
Total Capital	\$ 21,446 (A)							

(A) Reflects the net adjustments total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

The following tables provide: the product detail and the percent of total capital for nonaccrual loans and leases for the period ended June 30, 2021:

CFG, Investors and CFG Pro Forma

(dollars in millions)	CFG		Investors		Pro Forma Combined	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
Commercial and industrial	\$ 163	0.8%	\$ 5	0.2%	\$ 168	5.5%
Commercial real estate	102	0.5%	13	0.4%	115	3.8%
Multi-family	-	0.0%	17	0.5%	17	0.5%
Leases	1	0.0%	-	0.0%	1	0.0%
Total commercial loans and leases	266	1.3%	35	1.1%	301	9.9%
Residential mortgages(1)	174	0.9%	41	1.4%	215	7.1%
Home equity	234	1.2%	2	0.1%	236	7.8%
Automobile	62	0.3%	-	0.0%	62	2.0%
Education	21	0.1%	-	0.0%	21	0.7%
Other retail	22	0.1%	-	0.0%	22	0.7%
Total retail loans	513	2.6%	43	1.4%	556	18.3%
Total nonaccrual loans and leases	\$ 779	3.9%	\$ 78	2.6%	\$ 857	28.2%
Total Capital	\$ 20,111		\$ 3,035		\$ 22,321 (A)	

(A) Reflects the net adjustments total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

CBNA, Investors Bank and CBNA Pro Forma

(dollars in millions)	CBNA		Investors		Pro Forma Combined	
	Amount	% of	Amount	% of	Amount	% of
		Total		Total		Total
Commercial and industrial	\$ 163	0.8%	\$ 5	0.2%	\$ 168	6.2%
Commercial real estate	102	0.5%	13	0.5%	115	4.3%
Multi-family	-	0.0%	17	0.6%	17	0.6%
Leases	1	0.0%	-	0.0%	1	0.0%
Total commercial loans and leases	266	1.4%	35	1.3%	301	11.1%
Residential mortgages(1)	174	0.9%	41	1.5%	215	8.0%
Home equity	234	1.2%	2	0.1%	236	8.7%
Automobile	62	0.3%	-	0.0%	62	2.3%
Education	21	0.1%	-	0.0%	21	0.8%
Other retail	22	0.1%	-	0.0%	22	0.8%
Total retail loans	513	2.7%	43	1.6%	556	20.6%
Total nonaccrual loans and leases	\$ 779	4.1%	\$ 78	2.9%	\$ 857	31.7%
Total Capital	\$ 19,216		\$ 2,702		\$ 21,446 (A)	

(A) Reflects the net adjustments total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

The following tables provide the product detail and the percent of total capital for TDR loans for the period ended June 30, 2021:

CFG, Investors and CFG Pro Forma

(dollars in millions)	CFG						Investors						Pro Forma Combined					
	Accruing		Nonaccruing		Total		Accruing		Nonaccruing		Total		Accruing		Nonaccruing		Total	
	Total		Total		Total		Total		Total		Total		Total		Total		Total	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Commercial and industrial	\$ 150	0.7%	\$ 70	0.3%	\$ 220	1.1%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ 150	0.7%	\$ 70	0.3%	\$ 220	1.0%
Commercial real estate	-	0.0%	9	0.0%	9	0.0%	-	0.0%	5	0.2%	5	0.2%	-	0.0%	14	0.1%	14	0.1%
Multi-family	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total commercial	150	0.7%	79	0.4%	229	1.1%	-	0.0%	5	0.2%	5	0.2%	150	0.7%	84	0.4%	234	1.0%
Residential mortgages	343	1.7%	34	0.2%	377	1.9%	9	0.3%	14	0.5%	23	0.8%	352	1.6%	48	0.2%	400	1.8%
Home equity	211	1.0%	81	0.4%	292	1.5%	-	0.0%	-	0.0%	-	0.0%	211	0.9%	81	0.4%	292	1.3%
Automobile	3	0.0%	39	0.2%	42	0.2%	-	0.0%	-	0.0%	-	0.0%	3	0.0%	39	0.2%	42	0.2%
Education	113	0.6%	11	0.1%	124	0.6%	-	0.0%	-	0.0%	-	0.0%	113	0.5%	11	0.0%	124	0.6%
Other retail	22	0.1%	3	0.0%	25	0.1%	-	0.0%	-	0.0%	-	0.0%	22	0.1%	3	0.0%	25	0.1%
Total retail	692	3.4%	168	0.8%	860	4.3%	9	0.3%	14	0.5%	23	0.8%	701	3.1%	182	0.8%	883	4.0%
Total	\$ 842	4.2%	\$ 247	1.2%	\$ 1,089	5.4%	\$ 9	0.3%	\$ 19	0.6%	\$ 28	0.9%	\$ 851	3.8%	\$ 266	1.2%	\$ 1,117	5.0%
Total Capital	\$ 20,111						\$ 3,035						\$ 22,321 (A)					

(A) Reflects the net adjustments total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

CNBA, Investors Bank and CBNA Pro Forma

	CNBA						Investors						Pro Forma Combined					
	Accruing		Nonaccruing		Total		Accruing		Nonaccruing		Total		Accruing		Nonaccruing		Total	
	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital	Amount	% of Total Capital
(dollars in millions)																		
Commercial and industrial	\$ 150	0.8%	\$ 70	0.4%	\$ 220	1.1%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ 150	0.7%	\$ 70	0.3%	\$ 220	1.0%
Commercial real estate	-	0.0%	9	0.0%	9	0.0%	-	0.0%	5	0.2%	5	0.2%	-	0.0%	14	0.1%	14	0.1%
Multi-family	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total commercial	150	0.8%	79	0.4%	229	1.2%	-	0.0%	5	0.2%	5	0.2%	150	0.7%	84	0.4%	234	1.1%
Residential mortgages	343	1.8%	34	0.2%	377	2.0%	9	0.3%	14	0.5%	23	0.9%	352	1.6%	48	0.2%	400	1.9%
Home equity	211	1.1%	81	0.4%	292	1.5%	-	0.0%	-	0.0%	-	0.0%	211	1.0%	81	0.4%	292	1.4%
Automobile	3	0.0%	39	0.2%	42	0.2%	-	0.0%	-	0.0%	-	0.0%	3	0.0%	39	0.2%	42	0.2%
Education	113	0.6%	11	0.1%	124	0.6%	-	0.0%	-	0.0%	-	0.0%	113	0.5%	11	0.1%	124	0.6%
Other retail	22	0.1%	3	0.0%	25	0.1%	-	0.0%	-	0.0%	-	0.0%	22	0.1%	3	0.0%	25	0.1%
Total retail	692	3.6%	168	0.9%	860	4.5%	9	0.3%	14	0.5%	23	0.9%	701	3.3%	182	0.8%	883	4.1%
Total	\$ 842	4.4%	\$ 247	1.3%	\$ 1,089	5.7%	\$ 9	0.3%	\$ 19	0.7%	\$ 28	1.0%	\$ 851	4.0%	\$ 266	1.2%	\$ 1,117	5.2%
Total Capital	\$ 19,216						\$ 2,702						\$ 21,446 (A)					

(A) Reflects the net adjustments total capital for the HSBC branch acquisition (\$201 million) and Investors (\$624 million) as disclosed in the Confidential Exhibits Volume of the application.

- 4. The application describes that actions CFG and Investors have each taken to mitigate the impacts of the COVID-19 pandemic on each entity’s respective customers, employees, communities and business. Describe the expected plans to mitigate risks associated with the COVID-19 pandemic on the combined organization following the consummation of the proposed transactions.**

The combined organization will manage COVID-19 risk through CFG’s standard risk management programs and processes, including but not limited to CFG’s risk and control self-assessment, issues management and risk appetite. The risk management programs and processes in place at CFG are in a considerably mature state, allowing for appropriate identification, documentation, mitigation and governance of all risks, including those idiosyncratic risks related to the COVID-19 pandemic.

- 5. Public Exhibit 12 provides a list of Investors’ subsidiaries. Please describe in greater detail the purpose and activities of Investors’ subsidiaries “My Way Development LLC” and “Investors Financial Services Inc.”**

My Way Development LLC is a New Jersey single-member limited liability company formed in 2001 and is wholly owned by Investors Bank. The subsidiary holds title to one Investors Bank branch, which is located at 105 North Avenue West, Cranford, New Jersey.

Investors Financial Services Inc. is a New Jersey corporation and wholly owned subsidiary of Investors Bank. The subsidiary holds title to one Investors Bank branch, which is located 58 Westfield Avenue, Clark, New Jersey.

Please see the response to question #6 below for further information regarding the purposes and activities of these entities.

- 6. Indicate whether Investors Bank’s subsidiaries “My Way Development LLC” and “Investors Financial Services Inc” engage in activities other than holding bank premises and describe any additional activities. Describe in detail the purpose for Investors Bank holding branch properties in separate subsidiaries.**

Other than holding title to one Investors Bank branch each, neither My Way Development LLC nor Investors Financial Services Inc. engage in any activity. Title to each of the properties are maintained in legal entities separate from the Bank in order to facilitate any potential sale of the properties.

CONSUMER, COMMUNITY REINVESTMENT ACT, AND CONVENIENCE AND NEEDS

- 7. The application states that “Investors and Investors Bank customers will benefit from CFG’s . . . broader suite of products and services.” Please discuss the products and services that would be made available to customers of Investors Bank that are not currently made available by Investors Bank.**

As part of the transaction, CFG anticipates making its full suite of commercial and consumer banking products available to Investors Bancorp’s customers as applicable. Specific availability of products and services will be determined on a customer-by-customer basis consistent with CFG existing policies, procedures, and product deployment practices. Based on our understanding to date, products and services that would be made available to Investors customers that are not currently made available by Investors include but are not limited to: 1) expanded wealth management and advisory solutions, 2) consumer credit card, 3) Citizens Pay point of sale solutions, 4) education lending, 5) unsecured lending, 6) treasury solutions, and 7) capital markets and M&A advisory. The Enterprise IMO continues to work with CFG and Investors management to evaluate existing CFG products and services that may be applicable and offered to Investors’ customer segments based on the go to market strategies which are currently under development.

- 8. Discuss any community development lending, investment, or service initiatives of CFG that would be offered in the markets of Investors Bank that are not currently offered by Investors Bank.**

CFG works to strengthen communities by providing financial resources that enable development within those communities. CFG’s capital allows organizations to advance their plans to expand affordable housing and community services, revitalize communities and fuel economic development. It also provides financial resources in the form of loans and equity investments. CFG supports community development corporations, community development financial institutions, mission-driven small business investment corporations and other public welfare investment leveraging tax advantaged tools such as low-income housing tax credits, new market tax credits and historic tax credits. In addition, CFG has dedicated teams of Community Development Lending and Investment professionals that help guide its efforts. CFG intends to implement the foregoing

capabilities in the markets currently served by Investors following consummation of the Proposed Transaction.

9. Confirm whether any current community development lending, investment, or service initiatives of Investors or Investors Bank would be discontinued.

CFG is not aware of any community development lending, investment or service programs or products offered by Investors or Investors Bank that will be discontinued following consummation of the Proposed Transaction.

10. In CFG's supplement to the application dated September 15, 2021 ("Supplement"), CFG indicates that it expects to consolidate one branch of Investors Bank that is located in a low- or moderate-income ("LMI") tract in connection with the proposed transaction. For this LMI branch:

a. Indicate whether it is located in a majority-minority census tract area.

The Investors Bank branch located at 2560 Ocean Avenue, Brooklyn, New York 11229 (the "Consolidating Branch") is located in a majority-minority census tract, as is the receiving branch located at 1702 Avenue U, Brooklyn, New York 11229 (the "Receiving Branch"). As described in the Supplement, the Receiving Branch is located 0.14 miles (approximately 700 feet away) from the Consolidating Branch (an approximately one-minute drive and three-minute walk).

b. Discuss whether the receiving branch is readily accessible to customers of the branch to be closed, including whether there are any natural or manmade barriers that would impede access to individuals with limited transportation resources, such as highways, railroad tracks, bodies of water, or industrial areas.

The Receiving Branch is readily accessible to customers of the Consolidating Branch—as a general matter, the Receiving Branch is even more accessible to customers than the Consolidating Branch as it is closer to the Avenue U subway station, which is one of the major transportation hubs in this area of Brooklyn, New York. In addition, the Receiving Branch, as mentioned above in subpart a, is approximately 700 feet from the Consolidating Branch. There are no natural or manmade barriers that would impede access, resulting in only an approximately three-minute walk between the two branches.

c. Describe any efforts that CFG or the combined institution plan to undertake in order to mitigate the impact of the consolidation on the affected community, such as offering expanded hours, providing services commonly used or requested by members of the relevant community, or offering alternative delivery services such as ATMs or mobile banking.

There is no meaningful customer impact resulting from the consolidation, given the very close proximity of the Receiving Branch to the Consolidating Branch. Additionally, the Receiving Branch maintains similar hours and provides similar services to the Consolidating Branch, and therefore expected to result in minimal customer disruption. CFG will also migrate various customer outreach campaigns to the Receiving Branch and expects the Receiving Branch to have higher staffing levels than the Consolidating Branch.

11. Provide the following information about the branches that CFG has identified would be consolidated or closed in connection with the proposed transaction:

a. For each branch anticipated to be closed or consolidated, indicate whether each branch is located in a distressed or underserved nonmetropolitan middle-income census tract, majority-minority census tract, or rural area.⁴

None of the branches listed in the Supplement for proposed consolidation or closure are in distressed or underserved nonmetropolitan middle-income census tracts, or in any rural area. Five of the branches anticipated to be closed or consolidated (listed below) are located in a majority-minority census tract (“MM Tract”), which is not unusual given the amount of diverse populations and MM Tracts in the greater New York City metropolitan area. As noted below, the proposed consolidations and closures are located in majority-minority census tracts with differing ethnic compositions.

1. 301 Harrison Avenue, Harrison, New Jersey 07029 (Investors) (Primary ethnicities: Asian, Hispanic, and Non-Hispanic White (each representing approximately 30%-37% of the MM Tract)):
 - This consolidation is considered a short-distance consolidation, as the consolidating branch is less than one mile from the receiving branch in Kearny, located at 300 Bergen Avenue, Kearny, New Jersey 07302.
 - The receiving branch is less than a five-minute drive away from the consolidating branch and readily accessible. There are no natural or manmade barriers to impede access, as the commute is straightforward and on the major roads in the area.

2. 1655 Oak Tree Road, Edison, New Jersey 09930 (Investors) (Primary ethnicity: Asian (representing approximately 80% of the MM Tract)):
 - The receiving branch at 636 Inman Avenue, Colonia, New Jersey 07067 is readily accessible with no natural or manmade barriers. It is less than two miles away from the closing branch and is a very simple commute up Wood Avenue. The receiving branch is a

⁴ For each of the branches identified as being in a rural area, provide the criteria used to categorize the area as being rural. An example of a method for identifying rural areas is the Rural-Urban Commuting Area Codes provided by the Department of Agriculture, <https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx>.

six minute drive away from the closing branch, and offers an even greater level of service than the closing branch, as the closing branch is an inline location in the corner of a strip center, while the receiving branch is a freestanding location with both drive-up teller and drive-up ATM services. There are also three other freestanding branches with drive-up service within a seven to nine-minute drive of the receiving branch, providing multiple convenient options for all clients in the area.

3. 2560 Ocean Avenue, Brooklyn, New York 11229 (Investors) (Primary ethnicities: Non-Hispanic White and Asian (representing approximately 49% and 32% of the MM Tract, respectively)):
 - This consolidation is considered a short-distance consolidation, as the receiving branch, located at 1702 Avenue U, Brooklyn, New York 11229, is located approximately 700 feet away from the consolidating branch.
 - There is no negative impact anticipated (see response to question #10 above for a further information regarding this consolidation).

4. 96 Allen Blvd, Farmingdale, New York 11735 (Investors) (Primary ethnicities: African American, Hispanic, and Non-Hispanic White (each representing approximately 27-37% of the MM Tract)):
 - The receiving branch at 534 Broadhollow Road, Melville, New York 11747 (HSBC) is less than a 10-minute drive away from the closing branch, with no manmade or natural barriers, allowing for a smooth transition. The closing branch is an endcap location, not on a major road and does not offer drive-up service, while the Melville branch is located right off the main road.
 - Additionally, two other branches are located approximately a 10-minute drive away from the receiving branch in Levittown and Wantagh. Both the Levittown and Wantagh locations are located in retail nodes and both are a straightforward commute from Farmingdale, without any natural or manmade barriers, providing multiple readily accessible options for customers.

5. 3415 Francis Lewis Blvd, Flushing, New York 11358 (HSBC) (Primary ethnicities: Non-Hispanic White, Asian, and Hispanic (each representing approximately 26-37% of the MM Tract)):
 - The receiving branch at 43-08 Bell Boulevard, Flushing, New York 11361 is approximately one-mile away from the closing branch (approximately a six minute drive), serving the same Bayside community.
 - There are no natural or manmade barriers between the two locations. While on a map, Interstate 295 appears to be located between the two locations, Northern Boulevard, which connects the two branches, crosses a bridge over Interstate 295, which means that

crossing the highway will not impact travel patterns. The receiving branch also has more dedicated parking and better retail synergies within the Bayside community.

- b. For each of the branches identified as being in a distressed or underserved nonmetropolitan middle-income census tract, a majority-minority census tract, or a rural area, discuss whether the receiving branch is readily accessible to customers of the branch to be closed, such as by highway, public transit, or walking access, including whether there are any natural or manmade barriers that would impede access to individuals with limited transportation resources, such as highways, railroad tracks, bodies of water, or industrial areas.**

In the case of each of the five branches in MM Tracts, the receiving branch maintains similar hours and provides similar services as the consolidating or closing branch, and therefore the proposed consolidations and closures are expected to result in minimal customer disruption. Additionally, as mentioned above in response to subpart a of this question, each of the relevant receiving branches is readily accessible to customers of the consolidating or closing branch, and will have the same or better level of access to public transit, highway, walking access (without natural or manmade barriers) as customers had with the consolidating or closing branch.

- c. For each of the branches identified as being in a distressed or underserved nonmetropolitan middle-income census tract, a majority-minority census tract, or a rural area, describe any efforts that CFG or the combined institution plan to undertake in order to mitigate the impact of the closing, consolidation, or relocation on the affected community, such as offering expanded hours, providing services commonly used or requested by members of the relevant community, or offering alternative delivery services such as ATMs or mobile banking.**

As discussed in the response to question #10 and in subpart b of this question #11, each of the proposed receiving branches offers similar hours, services and alternative delivery services as the branches being consolidated or closed, and, therefore, no meaningful impact to the manner in which customers access or use the branches is anticipated. As mentioned above, CFG will transfer customer outreach campaigns to the receiving branch to mitigate any minimal disruption that might arise as a result of the consolidations and closures, and expects the receiving branches to generally have higher staffing levels than the consolidating or closing branches, which will also benefit customers.

- d. **For each of the branches identified as closing or consolidating, provide the estimated timeframe in which CNBA, Investors Bank, or the combined institution expect to submit a notice of branch closure under section 42 of the Federal Deposit Insurance Act.⁵**

CFG anticipates that, pending receipt of the requisite regulatory approvals, the branches will close on or near the time of the bank and IT systems conversion, which is expected to occur approximately nine months following consummation of the Proposed Transaction.

12. **The Supplement states that Investors Bank will follow applicable regulatory requirements and supervisory guidance concerning notifications to regulators and affected customers for branch closures and consolidations. Provide copies of any applicable policies and procedures of CNBA or Investors Bank related to branch closing, consolidation, and relocation.**

Please see the CBNA Branch Closing Policy attached hereto as Public Exhibit 1 to this Appendix and the Investors Bank Branch Closing Policy attached hereto as Public Exhibit 2 to this Appendix.

13. **Understanding that final decisions may not have been made in all areas of consumer compliance, please indicate the extent to which the programs of CNBA and/or Investors Bank have been identified for implementation at the combined bank, including:**
 - a. **Compliance Risk Management;**
 - b. **Third party oversight;**
 - c. **Board and senior management oversight;**
 - d. **Auditing;**
 - e. **Training;**
 - f. **UDAAP compliance; and**
 - g. **CRA administration.**

If final decisions are made regarding these programs during the pendency of this application, please provide an update to Federal Reserve staff.

CFG and CBNA have comprehensive and robust programs in each of the enumerated areas and, therefore, the plan is to implement the mature CFG and CBNA programs at the combined bank following consummation of the Proposed Transaction. As part of integration planning, CFG will determine the most effective manner of implementation of these programs to the business units, teams, products and services to be integrated as a result of the Potential Transaction. If, however, changes should be identified by CFG during the pendency of the Application, the Board will be notified.

⁵ 12 U.S.C. 1831r-1.

COMPETITION

14. Identify the name and location of branches that CFG proposes to acquire from HSBC. For each such branch:

a. Provide the deposit amount associated with the branch (as of 6/30/2020);

Please refer to Public Exhibit 3 for a response to this item.

b. Provide the total loan origination amount to small businesses (a business or farm with gross annual revenues of \$1 million or less) in 2019 and 2020 associated with the branch.

CFG and HSBC are working collaboratively to collect this information and will provide it as soon as it becomes available.

FINANCIAL STABILITY⁶

15. Provide a list of activities and products in which CFG either plans to initiate new operations or expand existing operations subsequent to the closing of the proposed transaction. In addition, discuss how any new or expanded operations would affect the combined organization's:

- a. Commercial lending (expected volume increase)**
- b. Lending to SMEs (expected volume increase)**
- c. Syndicated funded commitments (expected volume increase)**
- d. Syndicated pipeline commitments (expected volume increase)**
- e. Consumer lending (expected volume increase)**
- f. Real estate (mortgage) lending (expected volume increase)**
- g. Underwriting activities (expected volume increase)**
- h. Broker-dealer activities (expected volume increase)**

Currently, however, CFG does not expect to initiate new operations subsequent to the closing of the Proposed Transaction. CFG does plan to seek revenue synergies from the Proposed Transaction generated from the offering of CFG's larger product set to Investors' customers but that plan does not include expanding operations.

Please also refer to the response to question #7 above for responsive information. Until the detail planning is completed in the first quarter of 2022 (inclusive of high-level go-to-market strategies), a definitive view of how new or expanded operations will impact the expected volumes of any specific product category are not yet known.

⁶ Unless otherwise noted, data requested should be as of June 30, 2021.

16. For Investors, provide the total amount for each of the following FR Y-15 line items. For both CFG and Investors, separately, provide the five largest counterparties rolled up to the parent company and their corresponding amounts.
- a. Total short-term wholesale funding, by maturity (Y890, Y891, Y892, Y893)
 - b. Average risk-weighted assets (Y895)
 - c. Short-term wholesale funding metric (Y896)

Please refer to Public Exhibit 4 and Confidential Exhibit 1 for a response to this item.

17. Public Exhibit 8 identifies certain activities of CFG and Investors, with measures of the scale of the activities stated in U.S. dollars for the year-to-date ended June 30, 2021 and ended December 31, 2020. For each of the following activities, identify whether CFG or Investors is involved in the activity, discuss the nature of this involvement, and provide a brief listing of other firms that engage in the same activity in the United States. For both CFG and Investors, separately, provide measures of the scale of each activity specified, for both the most recent quarter and the most recently completed year. Measures should be stated both in U.S. dollars and as a share of overall U.S. activity; derivatives should be stated as notional dollar amounts. Responses may be confined to information maintained in the regular course of business.
- a. Short-term lending
 - i. Reverse bilateral repurchase agreements (volume)
 - ii. Reverse tri-party repurchase agreements (volume)
 - iii. Fed funds (volume)
 - iv. Tri-party repo dealing (volume)
 - b. Commercial lending
 - i. Syndicated lending (volume)
 - ii. Syndicated pipeline commitments (volume)
 - iii. Lending to small and medium-sized enterprises (volume)
 - iv. Unfunded commitments (volume)
 - c. Underwriting services
 - i. Issuance of new equities (volume)
 - ii. Corporate bonds (volume)
 - iii. Commercial paper (volume)
 - iv. Asset backed securities (volume)
 - v. Other debt securities (volume)
 - d. Total provision of services in the following sectors.
 - i. Prime brokerage (number of funds and fund sponsors, and total assets under management)
 - ii. Securities lending (report value of securities lent a custodian and securities lent from trading book)
 - iii. Corporate trust

- iv. Correspondent banking**
- v. Wealth management (total assets under management)**
- vi. Insurance (by segment, including reinsurance)**

With respect to a. (Short-term lending): Neither CFG nor Investors is involved in the short-term lending activities designated in categories i. through iv., and neither had volume in any category for the periods requested.

With respect to b. (Commercial lending): The requested information for CFG and Investors for the period ended December 31, 2020 and for year-to-date ended June 30, 2021, is available in Public Exhibit 8 and Confidential Exhibit 2 to the Application. The information is provided again below with supplementary detail:

- *Items b.i–ii:*
 - CFG is involved in syndicated lending (category i) (the process of involving a group of lenders in funding various portions of a loan for a single borrower) and has syndicated pipeline commitments (category ii) in various areas of CBNA, such as Middle Market Lending (Franchise, Regional Lending), Private Equity Lending, Asset Backed Finance Lending, and Commercial Real Estate (REIT) Lending. CFG’s syndicated loan balance was \$9.13 billion for December 31, 2020, and \$6.91 billion for June 30, 2021. CFG’s syndicated pipeline commitment balance was \$1.63 billion for December 31, 2020, and \$842 million for June 30, 2021. CFG’s U.S. market share of all syndicated loans is approximately 0.4% for the periods requested, based on Bloomberg league tables. Other firms that participate in this activity include Bank of America, JPMorgan and Wells Fargo.
 - Investors is not involved in loan syndications, does not make syndicated pipeline commitments, and had no volume in either activity in the periods requested.
- *Item b.iii:*
 - CFG is involved in lending to small and medium-sized enterprises across a variety of sectors, with medium-sized businesses defined internally as those with revenues between \$25 million and \$500 million, and small businesses as those with less than \$25 million. However, as CFG does not maintain lending volumes based on these categories in the regular course of business, and it is providing lending statistics for loans of less than \$1 million in accordance with Call Report schedule RC-C Part II, Items 3.a through 4.c (“Loans to Small Businesses”). CFG’s lending to small business totaled \$5.8 billion as of December 31, 2020, and \$5.56 billion as of June 30, 2021. CFG’s U.S. market share of all small business lending is approximately 0.9% for the periods requested, based on the U.S. Small Business Administration report from its Office of Advocacy. Other firms that participate in this activity include JP Morgan Chase, Bank of America and Wells Fargo.

- Investors is involved in lending to small and medium-sized enterprises across a variety of sectors. From Investors Call Report schedule RC-C Part II, Items 3.a through 4.c, Investors lending to small business totaled \$366 million as of December 31, 2020, and \$388 million as of June 30, 2021. Investors' U.S. market share of all small business lending is approximately 0.06% for the periods requested, based on the U.S. Small Business Administration report from its Office of Advocacy. Other firms that participate in this activity include JP Morgan Chase, Bank of America and Wells Fargo.
- *Item b.iv:*
 - CFG is involved in making various loan commitments to its commercial customers. CFG's unfunded commitments balance was \$35.76 billion for December 31, 2020, and \$38.43 billion for June 30, 2021. CFG's U.S. market share of all commercial unfunded commitments is approximately 0.8% for the periods requested, based on BankRegData information. Other firms that participate in this activity include JP Morgan Chase, Bank of America and Wells Fargo.
 - Investors is involved in making various loan commitments to its commercial customers. Investors unfunded commitments balance was \$2.07 billion for December 31, 2020, and \$2.19 billion for June 30, 2021. Investors' U.S. market share of all commercial unfunded commitments is approximately 0.04% for the periods requested, based on BankRegData information. Other firms that participate in this activity include JP Morgan Chase, Bank of America and Wells Fargo.

With respect to c. (Underwriting services): CFG is involved in underwriting services through its wholly owned subsidiary, Citizens Capital Markets, Inc. ("CCMI"). CCMI is a Massachusetts corporation incorporated on September 21, 1995 and is registered as a broker-dealer with the Securities and Exchange Commission and is a member of the Financial Industry Regulatory Authority ("FINRA"). CCMI is a registered with FINRA as an introducing broker-dealer and does not hold customer funds or securities. CCMI provides investment banking and advisory services related to merger and acquisitions, capital raises, and financial & strategic advisory, as well as business valuation services. CCMI is also engaged in underwriting, dealing and trading corporate debt obligations for institutional clients. CCMI clears all securities transactions on a fully disclosed basis through third-party clearing brokers.

- *Item c.i:*
 - CFG's full year 2020 total equity volume (IPO plus secondary offerings) was \$17.5 million and \$12.6 million for the six months ended June 30, 2021. CFG's U.S. market share of all equity volume (IPO plus secondary offerings) was 0.004% for the full year 2020, based on Bloomberg league tables. Other firms that participate in this activity include Goldman Sachs, Morgan Stanley, JPMorgan, Bank of America and Citigroup.

- Investors is not involved in underwriting new equities and had no volume for the periods requested.
- *Item c.ii:*
 - CFG's full year 2020 and for the six months ended June 30, 2021 volumes for corporate bonds was \$51.6 million and \$29.9 million, respectively. CFG's full year estimated market share (based on Bloomberg league tables) for corporate bonds was 0.002%, based on Bloomberg's investment grade and high yield league table reporting statistics. Other firms that participate in this activity include JPMorgan, Bank of America, Citigroup, Morgan Stanley (7.9%) and Goldman Sachs (7.6%).
 - Investors is not involved in underwriting corporate bonds and had no volume for the periods requested.
- *Item c.iii:* Neither CFG nor Investors is involved in commercial paper and neither had volume for the periods requested.
- *Item c.iv:*
 - CFG issuance volume for the full year 2020 and the six months ended June 30, 2021 was \$3.5 million and \$5.6 million, respectively. CFG's percent of market share for the full year 2020 was 0.003% based on Green Street data. Other firms that participate in this activity include Credit Suisse, J.P. Morgan, Wells Fargo, Citigroup, and Morgan Stanley.
 - Investors is not involved in asset backed securities and had no volume for the periods requested.
- *Item c.v:* Neither CFG nor Investors is involved in other debt securities and neither had volume for the periods requested.

With respect to d. (Provision of Services in Certain Sectors):

- *Item d.i:* Neither CFG nor Investors is involved in prime brokerage and neither had volume for the periods requested.
- *Item d.ii:* Neither CFG nor Investors is involved in securities lending and neither had volume for the periods requested.
- *Item d.iii:*
 - CFG corporate trust assets as of December 31, 2020 and June 30, 2021 were \$9.6 million and \$10.1 million, respectively. CFG does not maintain information on the U.S. market for corporate trust assets or its share of that market. Other firms that participate in this activity include Bank of New York, Citibank and U.S. Bank.

- Investors is not involved in corporate trust and had no volume for the periods requested.
- *Item d.iv:* Neither CFG nor Investors is involved in correspondent banking and neither had volume for the periods requested.
- *Item d.v:*
 - CFG assets under management for the full year 2020 and the six months ended June 30, 2021 were \$19.0 billion and \$21.2 billion, respectively. CFG's percent of U.S. market share for the two periods is less than 0.04%, based on U.S. assets management industry research from BCG. Other firms that participate in this activity include Morgan Stanley, Bank of America and JPMorgan.
 - Investors is involved in wealth management with approximately \$104 million of assets under management for the two periods. Investors percent of U.S. market share is effectively 0%. Other firms that participate in this activity include Morgan Stanley, Bank of America and JPMorgan.
- *Item d.vi:*
 - CFG is involved in insurance and for the full year 2020 and the six months ended June 30, 2021 fees associated with our various insurance products was \$51.5 million and \$29.3 million, respectively. The following table is by segment:

(\$ in millions)	Full Year 2020	YTD 6/30/21
Fixed annuities	\$ 22.1	\$ 10.5
Life & disability	2.8	1.5
Accidental death	-	-
Reinsurance	-	-
Other	26.6	17.3
Total	\$ 51.5	\$ 29.3

CFG does not maintain information on the U.S. market for insurance or its share of that market. Other firms that participate in this activity include JPMorgan, Bank of America and Wells Fargo.

- Investors is minimally involved in insurance through its sale of annuities. Investors does not maintain information on the U.S. market for insurance or its share of that market. Other firms that participate in this activity include JPMorgan, Bank of America and Wells Fargo.

18. Provide a list of the top five Level 3 Asset categories included in item 0506 of form FR Y-15 and the corresponding amounts for both CFG and Investors, separately.

Please refer to items j on PDF page 199 and PDF page 202 of the Public Exhibit Volume to the Application (Exhibit 8: Financial Stability Information). CFG only has two assets that are priced on a recurring basis using Level 3 measurement inputs; mortgage servicing rights (“MSR”) and mortgage rate locks. These assets represent portfolios of individual loans and interest rate locks preceding the funding of the associated loans to individual mortgage loan customers.

Investors, as shown in Public Exhibit 8 to the Application, has no assets that are priced on a recurring basis using Level 3 measurement inputs. Investors does, however, have MSR reported as lower of cost or market for \$11.1 million for the period ended June 30, 2021. Following the closing of the Proposed Transaction, CFG will report the MSR under fair value accounting and it will become part of CFG’s assets that are priced on a recurring basis using Level 3 measurement inputs. The estimated fair value of the MSR was \$11.9 million for the period ended June 30, 2021.

19. Provide Investors’ Method 1 score as of June 30, 2021, calculated pursuant to the Board’s GSIB surcharge rule (see 12 CFR part 217, subpart H).

Investors is not a global systemically important bank and, therefore, is not subject to a GSIB surcharge. Similarly, Investors does not maintain information necessary to calculate the systemic indicator scores necessary to complete its Method 1 score, as the information is derived from the Federal Reserve’s Banking Organization Systemic Risk Report (FR Y-15), which Investors has never prepared (the FR Y-15 is only required for bank holding companies with consolidated assets of \$50 billion or more). Accordingly, CFG and Investors require additional time to calculate a final Method 1 score. CFG has, however, preliminarily concluded that Investors’ Method 1 score will be less than 4.

20. Provide the volume of total deposits, core deposits, brokered deposits, and uninsured deposits for both CFG and Investors, separately.

The following table provides deposits for the period ended June 30, 2021:

(in millions)	CFG	Investors
Core deposits	\$ 153,970	\$ 20
Brokered deposits	980	1
Total deposits	\$ 154,950	\$ 21
Uninsured deposits	\$ 73,960	\$ 10

- 21. In the event of failure, explain how CFG, subsequent to the proposed transaction and other recently announced transactions that would increase its scope, can be resolved within reasonable limits of cost, time, and difficulty.**

As described in detail in Section V.D of the Application, the Proposed Transaction is unlikely to pose resolvability issues, as it does not meaningfully increase the size, interconnectedness, or complexity of CFG, and does not raise concerns from substitutability or cross-border perspectives, such that orderly resolution by the FDIC in a cost-efficient and timely manner would not be possible. In addition, CFG's recently announced acquisition of JMP Group LLC is relatively small in size and scope as compared to CFG overall - representing a \$150 million all-cash transaction for the acquisition of a discrete investment banking business.

LEGAL

- 22. Provide affidavits of publication for the newspaper notice when available.**

Please refer to Public Exhibit 5 for a response to this item.

- 23. Article 7 of the Agreement and Plan of Merger, dated as of July 28, 2021, by and between CFG and Investors ("BHC Agreement") provides that the BHC Agreement may be terminated if the proposed merger has not been consummated by July 28, 2022 (the "End Date"), provided that the End Date may be extended to October 28, 2022 by either CFG or Investors by written notice to the other party under certain conditions. In CFG's public announcement of the proposed transaction on July 28, 2021,⁷ CFG has indicated that the proposed transaction is expected to close in the first or second quarter of 2022. Identify CFG's anticipated closing date for the proposed transaction and explain the rationale for targeting such date.**

At the time of CFG's public announcement of the Proposed Transaction on July 28, 2021 and of the submission of the Application on September 2, 2021, it was difficult to predict when CBNA's application related to the HSBC Branch Acquisition (as defined in the Application) would be approved by the Office of the Comptroller of the Currency. In addition, CFG's IMO and integration planning activities with respect to both the HSBC Branch Acquisition and the Proposed Transaction at that time were in the relatively early stages. Therefore, CFG's best estimate at the time was that the Proposed Transaction would close at some point during the first or second quarter of 2022.

Since the submission of the Application, the IMO has progressed integration planning activities and the OCC approved CBNA's application related to the HSBC Branch Acquisition on September 28, 2021. Accordingly, CFG now plans to close the HSBC Branch Acquisition during the first quarter of 2022 (targeting mid-February 2022), with the closing of the Proposed Transaction to follow as promptly as possible following the closing of the HSBC Branch Acquisition. Based on precedent transactions, the range

⁷ See <https://investor.citizensbank.com/about-us/newsroom/latest-news/2021/2021-07-28-III512138.aspx>.

time between announcement and closing is six to eight months. That range would put closing of the Proposed Transaction towards the end of February to April. CFG believes this proposed sequencing and target schedule balances sufficient time to execute these processes in connection with the HSBC Branch Acquisition, while also preparing pre-closing integration matters for the Proposed Transaction to ensure a seamless transition.

- 24. Indicate whether CFG or CBNA, is subject to any State community reinvestment laws. If so, discuss CFG’s and/or CBNA’s record of compliance with such laws, including the date of CFG’s and/or CBNA’s most recent evaluation and their ratings, as applicable.**

CBNA, as a national bank, and CFG as its parent, are not subject to any state or local CRA regulations. As described in the Application, CFG was awarded an “Outstanding” CRA rating by the OCC in consecutive CRA examinations and in its most recent CRA examination. Additionally, CBNA was awarded an “Outstanding” rating in each of the three CRA tests—Lending, Investment and Services—as well as in each of the ten geographical areas individually rated during the evaluation.

- 25. Section 7.02(b) of the BHC Agreement states that the termination fee associated with the transaction is \$140 million. However, the joint resolution of the board of directors of Investors and Investors Bank states that the termination fee is \$145 million. Clarify the amount of the termination fee.**

The termination fee associated with the transaction is \$140 million, as set forth in Section 7.02(b) of the BHC Agreement.

- 26. Public Exhibit 9 (the CFG and CBNA Litigation Summary) includes a matter titled CFPB v. Citizens Bank, N.A. Describe the allegations of the CFPB in this matter and provide a detailed update on the status of the litigation.**

On January 30, 2020, the CFPB sued CBNA in federal district court in Rhode Island alleging violations of Reg Z and the Consumer Financial Protection Act relating to purported practices from 2010 to 2015 that the CFPB asserts were prohibited by Reg Z: (1) permitting agents to require fraud affidavits from customers in support of their unauthorized use claims; (2) improperly failing to reimburse fees and finance charges on paid unauthorized use claims and paid billing error notices; (3) failing to deliver timely written notices of acknowledgement and denial to customers who submitted billing error notices; and (4) failing to provide local credit counselling referrals. Any issues which may have existed relate to things identified, and in CFG’s view addressed, years before the filing of the complaint.

Following the denial of CFG’s motion to dismiss on procedural grounds on December 1, 2020, the parties began the discovery process.

Throughout June and July 2021, CFG responded to discovery requests and produce documents on a rolling basis, in anticipation of the original discovery close date of August 1, 2021. CFG also produced a witness for deposition in July 2021.

A status conference was held before the Court on July 29, 2021 during which CFG asserted that the CFPB had (1) refused to produce any meaningful discovery, (2) served a deficient privilege log two months after CFG requested it and less than two weeks before the end of fact discovery, and (3) refused to produce any CFPB witnesses for deposition. The district court largely agreed with CFG's position on the need for meaningful discovery from the CFPB and that discovery should not, therefore, end on August 1, 2021.

CFG continues to vigorously defend this matter.

Public Exhibit 1

CBNA Branch Opening, Closing, and Relocation Policy

Branch Opening, Closing, and Relocation Policy



Foundational Principle

Branch activity will be managed in a manner that supports all legal and regulatory requirements, and minimizes reputational, financial or regulatory adverse impacts.

Overview and Purpose

The purpose of this Policy is to provide guidance to Citizens Bank, N.A. (Citizens or the Bank) for complying with applicable regulatory requirements in connection with the opening, closing, and relocation of branch offices ("branching activity"). Specifically, Citizens will satisfy all applicable requirements of 12 C.F.R. § 5.30 and 12 C.F.R. Part 303, in connection with branch openings and relocations, and will satisfy all applicable requirements of the Interagency Policy Statement on Branch Closings, 12 USC 1831r-1, Section 42 of the Federal Deposit Insurance Act and the Joint Statement on Branch Closings in connection with branch closings, and any other applicable federal and state laws (hereinafter branching laws) or regulations in effect. This Policy will address the roles and responsibilities and requirements associated with branching activity for both traditional and in-store branches. Unless an exception¹ applies, all branching activity will be reviewed and approved by at least one or more senior executive committee participants (Executive Vice President level or higher). Failure to comply with Section 42 may result in the Office of the Comptroller of the Currency (OCC) making adverse findings in the Bank's compliance evaluation or taking other enforcement actions as it deems appropriate.

Scope

This Policy applies to Citizens Bank, N.A.

Roles and Responsibilities

Policy Owner

The Policy Owner and assigned designee/s are responsible for maintaining the Branch Opening, Closing, and Relocation Policy and related Minimum Requirements, if applicable, pursuant to 12 C.F.R. § 5.30, 12 C.F.R. Part 303, the Interagency Policy Statement on Branch Closings, 12 USC 1831r-1 and Section 42 of the Federal Deposit Insurance Act and any applicable state laws.

The Policy Owner and assigned designee/s are responsible to ensure the branching activity process has been reviewed, approved and actions carried out by key stakeholders.

Business Line

Business lines must establish procedures, including roles and responsibilities, for key processes and controls that facilitate compliance with this Policy, and any relevant laws and regulations. Appropriate training will be provided to individuals with responsibility for any aspect of compliance with this Policy.

Key Stakeholders

The following business/functional areas are considered key stakeholders as they have specific responsibilities for implementation of the branching activity process:

Policy Owner: Sarah Lindstrom, Head of Retail Network Transformation and Branch Operations

Functional Area: Consumer Banking

Policy Tier Level: 2

Effective Date: 7/20/21, Version: 8

Document Classification: Internal

Branch Opening, Closing, and Relocation Policy



- Distribution Leadership
- Consumer Strategy
- Marketing
- Retail Network Transformation
- Community Reinvestment Act (CRA) Administration
- Legal
- Properties & Leasing
- Finance
- Compliance/Fair Lending
- Human Resources
- Communications
- Media Relations

Executive Network Review Committee

Members of the Executive Network Review (ENR) Committee review all branch property decisions and are responsible for the review and approval of the documented business justification for the opening, relocation, or closure of a branch location(s). The purpose of ENR is to oversee and approve the strategic decisioning of branch lease and renovation actions in addition to reviewing project status risk and mitigation plans to support the execution of the Branch Transformation strategy, project costs, and all applicable components related to the delivery of projects aligned with the program capital. At least one or more senior executive committee participants (Executive Vice President level or higher) must provide documented approval for an opening, relocation, or closure of a branch location(s). The membership includes representation from the following business lines: Distribution, Network Transformation, Retail Leadership, Properties, Leasing, Consumer Strategy, Finance, Risk and other areas as needed.

Policy Requirements

The Branch Opening, Closing, and Relocation Policy details the requirements for Citizens to adhere to the applicable federal and state laws and regulations.

1. Executive Network Review Committee Approval:

- Through the Executive Network Review Committee, at least one or more senior executive committee participants (Executive Vice President level or higher) must provide documented approval for an opening, relocation, or closure of a branch location(s).

2. Legal Review:

- All branching activity requests must be reviewed by the Legal Department and Application Analyst to ensure the proposed activity and related applications, notices or filings comply with the relevant legal and regulatory requirements. Legal is responsible

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Branch Opening, Closing, and Relocation Policy



for the preparation and timely filing of all required applications, notices or certificates with the OCC.

3. Community Reinvestment Act (CRA) Administration Review:

- CRA Administration must review all proposed branch closures and relocations. If a branch closure or relocation is opposed by CRA Administration prior to ENR review, a CRA senior executive must confirm opposition. If a decision is approved by ENR, but still opposed by a CRA senior executive, escalation is required to the Head of Consumer Banking. If the Bank closes a branch in a low to moderate income area, the customer notification shall include the following:
 - Please note: Any person wishing to comment on this proposed branch closing may file comments with the Office of the Comptroller of the Currency (OCC), Director for Large Bank Licensing, Office of the Comptroller of the Currency, 400 7th Street SW, Mail Stop 10E-2, Washington DC 20219. Comments should be received by the proposed closing date. The OCC does not have the authority to approve or prevent the branch closing.

4. Compliance Review

- Fair Lending Compliance must review all branch closures and relocations to determine potential fair lending risks. If a branch closure or relocation is opposed by the Fair Lending team prior to ENR review, a Fair Lending senior executive must confirm opposition. If a decision is approved at ENR, but still opposed by a Fair Lending senior executive, escalation is required to the Head of Consumer Banking.

5. Required Applications:

- Citizens will make timely applications to the OCC for approval to establish new branches or relocate an existing branch. All applications will contain accurate information fully responsive to all requirements.
- Upon notification from the Business Line and at least 90 days prior to the proposed closure of a Citizens branch, Citizens Legal must provide the required advance notice to the OCC. This notice will include the following information provided by the Business Line: the name and address of the branch office being closed; the anticipated closing date; the branch to which all accounts currently maintained at the closing branch will be transferred; the rationale for closing the branch office; statement regarding whether the closing branch is located in a low-or-moderate income area; and any statistical or other information in support of such reasons consistent with this Policy as to why the branch should be closed.

6. Advance Customer Notices:

- At least 90 calendar days in advance of the proposed branch closure date, an advance written notice must be provided to customers/account holders. In addition, no less than 30 calendar days before the proposed closure date, a notice must be posted in the affected branch office in a conspicuous location. The notice must state the proposed date of closing and identify where customers may obtain service following that date or provide a telephone number to call to determine such alternative sites.

Branch Opening, Closing, and Relocation Policy



7. Open/Close/Relocate (OCR) Project Implementation:

- The OCR Project Team is comprised of project managers assigned to coordinate with various departments who are integral to the proper execution of all branching activity. Failure to properly coordinate branching activity can result in a negative impact to customers, colleagues, and the surrounding area of the affected branch. This could also result in reputational, financial or regulatory adverse impacts. The roles and responsibilities of the supporting departments who assist in the branching activity process are as follows:
- Communications: Provides support in the creation of material to prepare and inform colleagues on the branching activity and how to appropriately handle inquiries or requests from customers.
- Human Resources: Responsible for separation or relocation of impacted colleagues to ensure there are fair outcomes.
- Finance: Responsible for providing budgetary and expense oversight for properties relating to Retail Network Transformation.
- Marketing: Responsible for delivery of signage to branch offices and distribution of customer notices to customers/account holders.
- Legal: Responsible for regulatory filings for openings and relocations and the required notice for closures, as well as providing support for all inquiries to and from the regulatory agencies. Legal will also provide any required legal analysis associated with the proposed transaction.
- Real Estate Operations: Responsible for all facilities and the related lease, contract and maintenance of properties that impact the branching activity.
- Properties & Leasing: Responsible for execution of the lease and construction of properties that impact the branching activity.
- Business Operations and Administration: Responsible for the process of notifying owners of safe deposit boxes for branches that offer this service prior to drilling the boxes in which customers have not claimed their contents.
- Media Relations: Responsible for the coordination of any external communications to appropriately promote new branches and address sensitive media or community inquiries that could potentially have a negative impact to Citizens.

8. Non-Compliance:

Failure to comply with regulatory requirements for closing branch offices, as well as properly filing the required applications and notices for opening and relocations, can result in an adverse finding in a compliance evaluation, with the option of enforcement. Risks resulting from non-compliance with this Policy or any related Minimum Requirements must be managed in accordance with the Operational Risk Management Policy.

Appendices

Key Definitions

Branch: A traditional brick-and-mortar branch, or any similar banking facility, at which deposits are received, checks are paid, or money is lent. A branch can also include a messenger service, mobile branch, temporary facility, night depository (drop box), drive in facility, or a seasonal agency. Determinations regarding inclusions or exclusions to this definition should be determined in consultation with the Legal Department, as described below.

Appendix A - End Note

¹ *An exception may include any branch closings that are beyond the control of Citizens. Such as a natural disaster, or other unforeseen environmental or other circumstances at the branch that would make it unsafe for colleagues and customers to enter the branch. These types of closings are typically a temporary closing while the unforeseen circumstances are resolved. This may also refer to a store closing where the retail partner has not given sufficient notice to comply with the branch closing laws. These types of closings are likely a permanent closing. Legal would typically consult with the appropriate regulator(s), depending on the circumstances, to ensure the safety of colleagues and customers. Citizens will decide whether to stay open in a closed store or to close the branch concurrent with the store closing.*

Revision History

Original Policy Effective Date: June 1, 2000

Approved by the Policy Owner: July 20, 2021 Non-Material Revisions

Version 8: July 20, 2021

Public Exhibit 2

Investors Bank Branch Closing Policy



BRANCH CLOSING POLICY

INVESTORS BANK
BRANCH CLOSING POLICY

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INVESTORS BANK BRANCH CLOSING POLICY

1. PURPOSE

The purpose of this document is to establish Investors Bank's (the Bank) Branch Closing Policy in accordance with all State and Federal laws and regulations.

This Policy does not apply to the closing of an ATM or the relocation of a branch office within the same immediate neighborhood, where the customers served by the branch would be substantially unaffected by the move.

2. SCOPE OF COVERAGE

Investors Bank, and its subsidiaries and affiliates (collectively, the "Bank"). This policy replaces all existing policies containing risk rating methodologies related to the Branch Closing Policy.

3. EFFECTS ON COMMUNITY REVIEWED PRIOR CLOSING

Prior to closing a branch office, the Bank will investigate the effects a branch closing will have on the community that the branch serves. The Board of Directors and Senior Management of the Bank will analyze the effects on the community by reviewing the following:

- The economic feasibility of continuing the branch operation.
- The impact of closing on the customers served by the branch.
- The existence of alternate Bank branch locations that could provide service to the customers affected by the closing.
- The existence of alternative financial institutions in the area that would provide for the banking needs of the affected customers and could absorb these customers.
- The feasibility of providing the community an ATM on or near the site of the branch to be closed to service their banking needs.
- Other pertinent factors including safety and convenience of the Bank employees and customers.

The Bank will consider the good of the community and shall examine the impact a branch closing would have on the community when making a decision whether a branch should be closed.

4. NOTIFICATION OF CLOSING

In the event of a branch closing, the Bank will provide notices to the following:

A. The Federal Deposit Insurance Corporation

The notice will be given 90 days prior to the date of the branch closing and specify the following:

- Date of closing
- Branch to be closed
- Detailed statement of the reasons for the branch closing
- Statistical or other information in support of such reasons consistent with the Bank's policy.

B. New Jersey Department of Banking

A copy of the FDIC notice will be sent to the New Jersey Department of Banking and Insurance, Division of Banking.

C. Customers of the Branch to be Closed

Identified customers of the branch will be notified not less than 90 days prior to the branch closing by mail in a regular statement or by a separate mailing, if needed. The notice shall include:

- The location of the branch to be closed;
- The date of the proposed closing;
- An alternative branch where customers can continue to obtain services;
- A telephone number where customers can call to find out about alternative locations.

**INVESTORS BANK
BRANCH CLOSING POLICY**

D. Posted Notice

The Bank will also post a conspicuous notice at the branch to be closed at least 30 days prior to closing.

5. MONITORING

The Compliance Department will monitor regulatory alerts for newly-issued supervisory agreements, memoranda of understanding, or other such releases or pronouncements to ensure that Investors policies, procedures, or practices do not replicate any of the findings noted.

6. EFFECTIVE DATE

This policy will be reviewed periodically to ensure it remains current. It will be submitted to the Management Risk Committee (MRC) at least annually for re-adoption.

This policy will remain effective upon MRC re-adoption.

7. ADOPTION HISTORY

Policy Owner	Legal-General Counsel
Date of Preceding Adoption	August 24, 2020
Version	2021 1.1
Provisional Policy	No
Date of Adopting Body Approval	August 26, 2021
Adopting Body	MRC

Public Exhibit 3

HSBC Branch Deposit Data

Public Exhibit 4

Investors FR Y-15 Information; CFG and Investors
Top 5 Counterparty Information

CFG

Component	Total (in 000's)	Top Five Counterparties	Amount (Whole)	Rounded to MM	
a. Total Short-term wholesale funding, by maturity (Y890, Y891, Y892, Y893)					
Remaining Maturity of 30 Days or Less	15,994,091		1,022,157,831	1,022	
			752,567,252	753	
			696,610,808	697	
			452,195,435	452	
			399,234,814	399	
Remaining Maturity of 31 to 90 Days	366,221			880,048,410	880
				35,000,000	35
				35,000,000	35
				25,000,000	25
				15,000,000	15
				15,000,000	15
Remaining Maturity of 91 to 180 Days	123,556			21,000,000	21
				914,666	1
				335,870	0
				100,000	0
				58,774	0
Remaining Maturity of 181 to 365 Days	122,548			3,000,000.00	3
				2,532,500.00	3
				1,090,390.21	1
			778,250.84	1	
			432,199.19	0	
b. Average Risk-Weighted Assets (Y895)	147,322,918				
c. Short-term wholesale funding metric (Y896)	11.2721%				

Investors

Component	Total (in 000's)	Top Five Counterparties	Amount (Whole)	Rounded to MM	
a. Total Short-term wholesale funding, by maturity (Y890, Y891, Y892, Y893)					
Remaining Maturity of 30 Days or Less	799,477		475,000,000	475	
			205,000,000	205	
			81,384,000	81	
			20,000,000	20	
			5,432,000	5	
Remaining Maturity of 31 to 90 Days					-
					-
					-
					-
					-
Remaining Maturity of 91 to 180 Days	100,000			100,000,000	100
					-
					-
					-
Remaining Maturity of 181 to 365 Days	488,783			205,518,000	206
				83,265,000	83
				200,000,000	200
					-
					-
b. Average Risk-Weighted Assets (Y895)	20,296,129				
c. Short-term wholesale funding metric (Y896)	6.8400%				

Public Exhibit 5

Affidavits of Publication for Newspaper Notices

LEGALS

NOTICE OF SEIZURE AND FORFEITURE

The following cases have been seized for forfeiture under R.I.G.L. § 21-28-4.01(A), THE UNIFORM CONTROLLED SUBSTANCE ACT:

F-203-21-2604
On April 30, 2021 at Radisson Hotel, 2081 Post Rd., Warwick, RI. Warwick Police Department seized Three Thousand Three Hundred Thirty-Four Dollars in U.S. Currency. The appraised value of the property is \$3,346.00.
F-204-21-2639
On July 14, 2021 at 324 Providence St, West Warwick, RI. West Warwick Police Department seized One Thousand Nine Dollars in U.S. Currency. The appraised value of the property is \$1,009.00.
F-313-21-2627
On June 07, 2021 at Memorial Blvd West/Thomas St, Newport, RI. Newport Police Department seized One Thousand One Hundred Forty Dollars in U.S. Currency. The appraised value of the property is \$1,140.00.
F-418-21-2620
On June 08, 2021 at 202 Carnation St, 1st Floor, Pawtucket, RI. Pawtucket Police Department seized Thirty Thousand Five Hundred Fifty-Nine Dollars and 99 Cents in U.S. Currency and 2016 white Chevrolet Silverado MA reg. 71V524 (VIN: 1GCVKREC5GZ118736). The appraised value of the property is \$70,066.99.
F-408-21-2621
On June 14, 2021 at 131 Harrison St, Apt. 2, Pawtucket, RI. Pawtucket Police Department seized Five Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$579.00.
F-408-21-2622
On June 10, 2021 at 181 Benefit St, Pawtucket, RI. Pawtucket Police Department seized Three Hundred Eighty Dollars in U.S. Currency. The appraised value of the property is \$380.00.
F-408-21-2623
On June 09, 2021 at 688 Weeden St, Apt. 2, Pawtucket, RI. Pawtucket Police Department seized One Thousand Four Hundred Twenty-One Dollars in U.S. Currency. The appraised value of the property is \$1,421.00.
F-408-21-2626
On June 11, 2021 at 200 Eastern Ave, Apt. 506, Pawtucket, RI. Pawtucket Police Department seized One Thousand Five Hundred Twenty-Five Dollars in U.S. Currency and 1 gold chain with large diamond pendant. The appraised value of the property is \$9,937.00.
F-409-21-2633
On June 25, 2021 at St. Francis Cemetery, 163 Smithfield Ave, Pawtucket, RI. Pawtucket Police Department seized One Thousand Three Hundred Forty-Three Dollars in U.S. Currency. The appraised value of the property is \$1,343.00.
F-408-21-2641
On July 26, 2021 at 110 Kenyon Ave, Apt 45/46, Pawtucket, RI. Pawtucket Police Department seized Three Hundred Eighteen Dollars in U.S. Currency, 2 Can-Fan Max 14 (top of scrubber), 2 Can Filter (bottom of scrubber), Phantom CMH reflector light, 11 Sunburst lights, 25 Phantom Light & Ballast combos and 6 Phantom Ballasts. The appraised value of the property is \$13,056.58.
F-409-21-2607
On May 20, 2021 at Wilson St/Elmwood Ave, Providence, RI. Providence Police Department seized Two Thousand Eight Hundred Forty-Three Dollars in U.S. Currency. The appraised value of the property is \$2,843.00.
F-409-21-2615
On June 05, 2021 at Eddy St./Thurbers Ave., Providence, RI. Providence Police Department seized Four Thousand Two Hundred Forty-Five Dollars in U.S. Currency. The appraised value of the property is \$4,245.00.
F-409-21-2618
On June 09, 2021 at 52 Greeley St, Providence, RI. Providence Police Department seized Eight Thousand Three Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$8,379.00.
F-409-21-2629
On June 25, 2021 at 167 Wallace St, 3rd Floor, Providence, RI. Providence Police Department seized Three Thousand Six Hundred Nineteen Dollars in U.S. Currency. The appraised value of the property is \$3,619.00.
F-409-21-2630
On June 22, 2021 at Conduit St, Providence, RI. Providence Police Department seized Eight Hundred Twenty Dollars in U.S. Currency. The appraised value of the property is \$820.00.
F-409-21-2631
On June 21, 2021 at Pemberton St At Dover St, Providence, RI. Providence Police Department seized One Thousand Thirty-Eight Dollars in U.S. Currency. The appraised value of the property is \$1,038.00.
F-409-21-2635
On July 07, 2021 at Smith St/Orms Street, Providence, RI. Providence Police Department seized Nine Thousand Five Hundred Sixty-Six Dollars in U.S. Currency and 2013 Chrysler 300C VIN #2C3CAEG8DH632329. The appraised value of the property is \$17,167.00.
F-412-21-2610
On May 25, 2021 at Gaulin Ave, Woonsocket, RI. Woonsocket Police Department seized Eight Hundred Fifty-Eight Dollars in U.S. Currency. The appraised value of the property is \$858.00.
F-412-21-2619
On June 22, 2021 at 150

Mill St., Woonsocket, RI. Woonsocket Police Department seized Three Thousand Two Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$3,279.00.
F-412-21-2636
On July 06, 2021 at 182 Cumberland St, Woonsocket, RI. Woonsocket Police Department seized Six Thousand Sixty-Four Dollars in U.S. Currency. The appraised value of the property is \$6,064.00.
F-412-21-2637
On July 11, 2021 at 28 Sunnyside Ave At 268 Mason St, Woonsocket, RI. Woonsocket Police Department seized Five Thousand Four Hundred Eighty-Two Dollars in U.S. Currency. The appraised value of the property is \$6,482.00.
F-414-21-2613
On June 06, 2021 at Angelis Collision, 274 Putnam Pike, Glocester, RI. Glocester Police Department seized Two Thousand Eight Hundred Thirty-Three Dollars in U.S. Currency. The appraised value of the property is \$2,833.00.
F-414-21-2628
On June 25, 2021 at 30 Sherwood St, Apt. 1fl, Providence, RI. Glocester Police Department seized Two Thousand Six Hundred Fifty-Five Dollars in U.S. Currency and 2008 BMW X-3 VIN #WBXP9C3468WJ08448. The appraised value of the property is \$8,684.00.
F-800-21-2606
On April 14, 2021 at S/B Prior To Rt 116, Lincoln, RI. Rhode Island State Police Department seized Eleven Thousand Dollars in U.S. Currency. The appraised value of the property is \$11,000.00.
F-800-21-2609
On May 13, 2021 at 105 Alverson Ave, Apt 3fl, Providence, RI. Rhode Island State Police Department seized Four Thousand Two Hundred Sixty-Nine Dollars in U.S. Currency, BMX 14K yellow gold Cuban link chain (3.69 oz), BMX 14K yellow gold Cuban link bracelet (2.895 oz), Men's 14K yellow gold curb link chain set with cubic zirconia (1.505 oz), 14K yellow gold with cubic zirconia earring (0.105 oz), Silver 2018 Acura TLX (VIN: 19UUB1F50A000209) and Black 2005 Honda Odyssey (VIN: 5FNRL38605B055453). The appraised value of the property is \$46,167.00.
F-800-21-2611
On June 01, 2021 at N/South Of Sayles Hill, Rte. 146, Lincoln, RI. Rhode Island State Police Department seized Two Thousand Six Hundred Ninety-Six Dollars in U.S. Currency and Maroon 2015 Kia Sorento VIN #5XKXTA668F646023. The appraised value of the property is \$10,944.00.
F-800-21-2624
On June 11, 2021 at 24 Russo St, Apt. 1fl, Providence, RI. Rhode Island State Police Department seized Ten Thousand Five Dollars in U.S. Currency and 2009 Honda Accord (VIN: 1HGCP26369A024074). The appraised value of the property is \$12,491.00.
F-800-21-2625
On June 10, 2021 at 1729 Smith St, North Providence, RI. Rhode Island State Police Department seized Seven Thousand Four Hundred Ninety-Seven Dollars in U.S. Currency. The appraised value of the property is \$7,497.00.
F-800-21-2632
On June 25, 2021 at 991 Lonsdale Ave, Central Falls, RI. Rhode Island State Police Department seized 2013 BMW 535xi VIN: WBAFU7C55DDU72379. The appraised value of the property is \$7,624.00.
F-800-21-2634
On June 24, 2021 at 89 Hall St, East Providence, RI. Rhode Island State Police Department seized Seven Hundred Sixty Dollars in U.S. Currency and 2017 Nissan Altima bearing 1BKR319 VIN #1NA1L3APH1N32577. The appraised value of the property is \$12,301.00.
F-800-21-2638
On July 20, 2021 at 50 Alvin St, Providence, RI. Rhode Island State Police Department seized Eight Thousand Seven Hundred Twenty-Three Dollars in U.S. Currency. The appraised value of the property is \$8,723.00.
Persons who wish to contest the forfeiture of the seized property in court must file a claim of ownership and a cost bond with the Attorney General in the amount of ten percent (10%) of the appraised value of the property or in the penal sum of \$250.00. Submit the bond by the cashier's check payable to the state of Rhode Island Department of Attorney General, or present surety approved by the Attorney General.
Persons who want to request the remission or mitigation of the forfeiture must file a petition stating the facts and circumstances which justify remission or mitigation of the forfeiture and proof of an ownership interest in the property.
Persons claiming an interest in the property as a result of this notice must file petitions for remission or mitigation of forfeiture or a claim and cost bond with Attorney General by October 4, 2021. THE PROPERTY WILL BE FORFEITED TO THE STATE IF A PETITION FOR REMISSION OR MITIGATION OR A CLAIM AND COST BOND HAS NOT BEEN TIMELY FILED.
Submit all documents to the Department of Attorney General, Asset Forfeiture Unit, 150 South Main Street, Providence, Rhode Island 02903. Use the Seizure Number identified above on all correspondence.

Chepachat Fire District Sale of Property for Unpaid Fire District Taxes

The Chepachat Fire District hereby gives notice that it will sell at public auction to the highest bidder parcels of real estate, or so much thereof as may be necessary to pay the fire district taxes assessed as of October 15, 2020 (and as to certain parcels, taxes assessed in prior years), together with the interest on the unpaid taxes, and the costs and charges incident to this sale.
The sale will take place at the Chepachat Fire Station, 1170 Putnam Pike, Chepachat, Rhode Island on September 17, 2021 at 10:00 a.m.
Terms: Cash or Certified Bank Check
Information about the amount of taxes due on each parcel may be obtained from the Tax Collector for the Chepachat Fire District by calling (401) 568-0407 and the amount of taxes due on each parcel will be announced at the sale.
The Chepachat Fire District gives no warranty, express or implied, as to the title of the real estate sold, as to the adequacy of the notice given of such sale, or as to the validity of the sale. The property is sold at the buyer's risk. In the event of an invalid sale, the buyer will be entitled to reimbursement for the amount paid at the tax sale plus statutory interest at the rate of one percent (1%) per month from the date of payment until the date of refund, notwithstanding the provisions of section 45-15-5. The taxing authority may recover any interest paid to a tax sale purchaser under this section from the delinquent assessed owner of the property as if the tax sale of the property had not been held.
If you are the owner of the property to be sold, or if you have an ownership interest in the property to be sold, you will have one year to redeem the property by paying the taxes that were due, plus a ten percent penalty on the tax sale amount, plus one percent interest per month on the tax sale amount from the seventh month onward. After one year, you may exercise your right to redeem the property through the tax sale purchaser or his attorney. If a petition to foreclose your right of redemption has been filed in Superior Court, you may redeem the property through the Court if you do so before a final decree is entered.
The parcels to be sold at public auction were published in this newspaper on August 27, 2021. More information about each parcel may be obtained at the Office of the Tax Assessor, Town of Glocester, 1145 Putnam Pike, Chepachat, RI 02814.
Patricia B. Swanson
Chepachat Fire District
Tax Collector

NOTICE OF PUBLIC HEARING

(*Amended 08-12-2021)
CRMC File No.: 2021-03003
Date: August 5, 2021
In accordance with and pursuant to the provisions of the "Administrative Procedures Act", (Chapter 42-35 et. seq. of the General Laws of Rhode Island), and the Rules and Regulations of the Coastal Resources Management Council, a hearing will be held on the petition of:
Town of Barrington
283 County Road
Barrington, RI 02806
relative to Title 46, Chapter 23, of Section 6 A, B, C, D, E, Title 46 Chapter 23 Section 18(b), Title 46, Chapter 6, Section 1, Title 46, Chapter 6, Section 2 of the Rhode Island General Laws of 1956, as amended, for a State of Rhode Island Assent to: Construct and maintain a public recreational structure consisting of a ~7' x 60' gangway leading to a ~10-19' x 101' low profile float extending ~68' seaward of the cited MLW mark; A boat ramp and armored riprap; Coastal bank, coastal buffer and coastal wetland restoration; A viewing platform; New and enhanced walking trails, access paths, parking, trailering and driveway access; Accessory structures such as kayak ramps, fencing, landscaping, etc.; Increased public (including ADA-compliant) access. As the project is proposed within designated Type 1 waters, the work requires a Special Exception to Red Book 650-RICR-20-00-01 Sections 1.2.1(B)(2)(c), 1.2.2(C)(1)(c), 1.2.2(C)(2)(a), 1.3.1(B)(2)(a), 1.3.1(B)(2)(b), 1.3.1(D)(7)(b), 1.3.1(G)(3)(a) & 1.3.1(L)(3)(a) as well as an 18' length variance to Section 1.3.1(D)(8)(0)(2).
*Project Location: Hundred Acre Cove, 513 County Road, Barrington, RI - plat 16, lot 20
The hearing will be held at 6:00 p.m. on Tuesday, September 14, 2021, in Conference Room A, One Capitol Hill, Providence, RI.
Parties interested in or concerned with the above mentioned matter are invited to be present and/or represented by counsel at the above mentioned time and place. This meeting place is accessible to individuals with disabilities. The meeting location is accessible to handicapped persons. Any individual requiring a reasonable accommodation in order to participate in this meeting should contact CRMC offices at 401-783-3370 at least 72 hours prior to the meeting.
Plans of the proposed work may be seen in the office of the Coastal Resources Management Council, Oliver H. Steadman Government Center, 4808 Tower Hill Road, Wakefield, Rhode Island, during the hours of 8:30 a.m. and 3:30 p.m., Monday through Friday.
Oral statements will be heard and recorded and statements may be submitted to the hearing officers at the time of hearing.
Signed this 5th day of August, 2021.
Jeffrey M. Willis,
Executive Director
Coastal Resources Management Council

PLANNING BOARD MEETING

Tuesday September 14th, 2021: 6:00 P.M.
Johnston Senior Center, 1291 Hartford Ave., Johnston, RI 02919
AGENDA
I. CALL TO ORDER & ROLL CALL
II. APPROVAL OF MINUTES
III. NEW BUSINESS
PB 21-31 - Winsor Woods - Public Meeting on a proposed 2-lot Minor Subdivision. Located at 28 Bridle Way, AP 48 Lot 595. Applicant: Pezzoco Brothers Development Corp.
PB 20-44 - Mill Street Apartments - Public Hearing on a proposed conversion of a mill building to a 16-unit residential building. Located at 634 Mill Street AP 4 Lot 311 - Property is zoned - PD. Applicant: Geransky Real Estate, LLC
PB 20-22 - Deer Run Road and Orchard Avenue Subdivision - Public Hearing on a 10 lot Conservation Major Subdivision where 5 lots will be frontage lots on Orchard Avenue and 5 lots will be accessed by private roads. - Located opposite 45 thru 63 Orchard Avenue - AP 59 Lots 8 & 268 - Property Zoned R-40. Applicant: Cavanaugh Family Limited Partnership
PB 21-29 - Belknap Farm Drive Extension - Public Meeting on a Master Plan of a proposed 20 lot Major Subdivision. - AP 48 Lots 10 and 232 - Property Zoned - R-40. Applicant: Boulder Farm Development.
PB 21-35 - The TMC Key West Plat - Public Meeting on a proposed 2-lot Minor Subdivision. Located at 67 Bingley Terrace and 1347 Plainfield Street AP 3 lot 391. Applicant: TMC Key West, LLC.
PB 21-25 - Vel-Tree - Scituate Avenue - Public Hearing on a proposed 4-lot Major Subdivision. Located behind 137 Scituate Avenue. AP 44 Lot 18. Applicant: Nicolas Veltri.
PB 21-36 - KAP Construction - Central Pike - Public Meeting on a Preliminary Plan of a three-lot Minor Subdivision. Located at 1295 Central Pike and Cross Road. AP 43 Lot 170. Applicant: KAP Construction Corp.
PB 21-32 - An Advisory Opinion to the Town Council on the request to purchase 24 Hedley Street AP 14 Lot 359. Applicant: Marvin Gustavo Porfilio.
IV. ADMINISTRATIVE REPORT & SPECIAL ITEMS
1. Comprehensive Plan Update
V. ADJOURNMENT
The Planning Board Agenda and Minutes are available for review at ClerkBase on the Town's web page or Monday through Friday between 8:00 a.m. and 3:00 p.m. at the Planning Office, 100 Irons Avenue, Johnston.
Items not heard by 9:30 p.m. may be continued to the next Regular Meeting or a special meeting at the discretion of the Board.
Facilities are handicap accessible. Interpreter services may be requested from TTD (401) 792-9642 at least 72 hours in advance.

STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF NORTH PROVIDENCE

NOTICE OF MATTERS PENDING AND FOR HEARING IN SAID COURT
THE COURT WILL BE IN SESSION AT TOWN HALL ON THE DATES SPECIFIED IN NOTICES BELOW AT 2:00 P.M.
Mannarelli, Barbara E 10032- Donna B Maraccio of Rhode Island has been appointed Administrator; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 3, 2021.
Riley, James H 10031 - James H Riley II of Rhode Island has been appointed Administrator; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 3, 2021.
Forte, Zachary E 10042- Ariel Forte of Rhode Island has been appointed Administrator; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 3, 2021.
Troy T. Campiano Deputy Town Clerk

STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF NORTH PROVIDENCE

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Forte, Zachary E 10042- Ariel Forte of Rhode Island has been appointed Administrator; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 3, 2021.
Troy T. Campiano Deputy Town Clerk

Form of Publication Notice of Application by Citizens Financial Group, Inc. for the Acquisition Investors Bancorp, Inc. and

Notice of Application for Merger of Investors Bank with and into Citizens Bank, National Association
Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board on September 2, 2021 for permission to acquire another bank holding company, Investors Bancorp, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors"). We intend to acquire control of Investors' subsidiary bank, Investors Bank, a New Jersey state-chartered bank, 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors Bank"). The Federal Reserve considers a number of factors in deciding whether to approve the application including the record of performance of banks we own in helping to meet local credit needs.
Citizens Bank, National Association, One Citizens Plaza, Providence, Rhode Island 02903 ("CBNA"), applied to the Federal Reserve Board on September 2, 2021 for permission to merge with Investors Bank, 101 JFK Parkway, Short Hills, New Jersey 07078 and establish branches at the locations of Investors Bank, 101 JFK Parkway, Short Hills, New Jersey 07078. The Federal Reserve considers a number of factors in deciding whether to approve the application, including the record of performance of applicant banks in helping to meet local credit needs.
You are invited to submit comments in writing on the application/notice to the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204, or via email: BOSS.RC.Applications.Questions@bos.frb.org. The comment period will not end before October 3, 2021 and may be somewhat longer. The Board's procedures for processing applications/notices may be found at 12 C.F.R. Part 262. Procedures for processing protested applications/notices may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application/notice, contact Prabal Chakrabarti, Senior Vice President and Community Affairs Officer, at (617) 973-3959. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application/notice if they are received in writing by the Reserve Bank on or before the last day of the comment period.

Notice of Application for the Merger of Investors Bank into

Citizens Bank, National Association
Notice is given that an application ("Application") has been submitted on September 2, 2021 to the Office of the Comptroller of the Currency, Northeastern District Office, 340 Madison Avenue, New York, NY 10173, for consent to merge Investors Bank, main office located at 101 JFK Parkway, Short Hills, New Jersey 07078, with and into Citizens Bank, National Association ("CBNA"), main office located at One Citizens Plaza, Providence, Rhode Island 02903, with CBNA as the surviving bank.
Investors Bank is a wholly owned subsidiary of Investors Bancorp, Inc. ("Investors"), headquartered located at 101 JFK Parkway, Short Hills, New Jersey 07078. CBNA is a wholly owned subsidiary of Citizens Financial Group, Inc. ("CFG"), headquartered located at One Citizens Plaza, Providence, Rhode Island 02903. Prior to the Bank Merger, CFG will acquire all the shares of Investors. In the Bank Merger, Investors Bank will merge with and into CBNA, with CBNA as the surviving bank, and CBNA will continue as a national banking association.
The main office of CBNA would remain its main office location, and the main office of Investors Bank in Short Hills, New Jersey 07078, would become a branch office of CBNA. CBNA is evaluating what need, if any, there is to close or consolidate branches (whether CBNA or Investors Bank branches) in geographies where branches of CBNA and Investors Bank overlap or for other business reasons, as a result of the Bank Merger. It is likely CBNA will not make decisions regarding bank branches until some period of time after the Application is filed. When CBNA and Investors Bank identify branches that will be closed or consolidated in connection with the Bank Merger, they will follow all applicable regulatory procedures for such actions.
This notice is published pursuant to 12 U.S.C. § 1828(c) and 12 CFR Part 5. Anyone may find information about the filing (including the closing date of the comment period and the public portion of the filing) in the Weekly Bulletin available at www.occ.gov. Anyone may submit written comments by the closing date of the comment period to: LargeBanks@occ.treas.gov or NE.Licensing@occ.treas.gov. The close of the comment period will be no sooner than October 3, 2021, and may be later. The public file is available on request. Written requests for a copy of the public file on the application should be sent to: LargeBanks@occ.treas.gov or NE.Licensing@occ.treas.gov.

CITY OF PROVIDENCE INVITATION TO BID SEALED PROPOSALS

will be received by the Department of CITY CLERK, ROOM 311, CITY HALL, PROVIDENCE, RI until 2:15 o'clock P.M. on MONDAY, SEPTEMBER 27, 2021 Council on the Third Floor Level of City Hall, for the following:
CITY COUNCIL OFFICE BICYCLES AND BICYCLE ACCESSORIES FOR THE PROVIDENCE POLICE DEPARTMENT.
OFFICE OF THE MAYOR DRIVER'S LICENSE RESTORATION CLINIC.
DEPARTMENT OF PUBLIC PROPERTY LIGHTING RETROFIT AT JUANITA SANCHEZ COMPLEX, LEVITON COMPLEX, AND CENTRAL HIGH SCHOOL.
DEPARTMENT OF PUBLIC WORKS INTERESTED SUPPLIERS SNOW AND ICE CONTROL 21-22.
OFFICE OF SUSTAINABILITY VIRTUAL NET METERING CREDITS - ONE TIME TRANSFER.
WATER SUPPLY BOARD LEAD SERVICE LINE REPLACEMENT PROGRAM (EXP. 12/31/2022) WITH A ONE-YEAR OPTION.
REAL ESTATE APPRAISAL SERVICES (EXP. 6/30/2025).
The City of Providence reserves the right to reject any and all bids in the best interest of the City. An Equal Opportunity Employer and Minimum Wage Rates to be Paid.
Minority Business Enterprises and Women Business Enterprises are encouraged to submit bids.
By Order of the Board of Contract and Supply, which will meet on the above day and date at 2:15 o'clock P.M. in the Chambers of the City Council.
Offices and City Council Chambers are accessible to individuals with disabilities. Facilities are accessible to people with disabilities. If you are in need of interpreter services for the hearing impaired, please contact the Mayor's Center for City Services at (401) 680-5221 not less than 48 hours in advance of the meeting.
Jorge O. Elorza
Mayor and Chairman
Shawn Selleck
City Clerk

STATE OF RHODE ISLAND PROBATE COURT OF THE CITY OF PROVIDENCE

NOTICE OF MATTERS PENDING AND FOR HEARING IN SAID COURT
The Court will be held virtually until further notice on the dates specified in the notices below at 10:00 a.m. for hearing said matters.
DOUGAL, ANTHONY THOMAS - MINOR Appointment of guardian; for hearing September 14, 2021.
GIM, ROSE MARIE, alias Rosemarie Gim - estate Mark Gim - estate Mark Gim has filed his claims in the office of the probate clerk within the time required by law beginning August 27, 2021.
PATZAN, JULIAN - estate Jacqueline Patzan has qualified as administratrix; creditors must file their claims in the office of the probate clerk within the time required by law beginning August 27, 2021.
MOLLOY, JOHN JOSEPH - estate Granting of letters of administration; for hearing September 14, 2021.
O'REGAN, MARY T., alias Mary Theresa O'Regan - estate Probate of will; for hearing September 14, 2021.
SCHRIER, JUDITH E., alias Judith Ellen Schrier - estate Probate of will; for hearing September 14, 2021.
Probate Court will be held virtually through Zoom. Please contact Probate Clerk's office at (401) 680-5304 for information on how to attend.
PAUL V. JABOUR, PROBATE CLERK

STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF NORTH PROVIDENCE

NOTICE OF MATTERS PENDING AND FOR HEARING IN SAID COURT
THE COURT WILL BE IN SESSION AT TOWN HALL ON THE DATES SPECIFIED IN NOTICES BELOW AT 2:00 P.M.
Medici Sr, Raffaele 10033 - Petition for Probate of Will; for hearing September 7, 2021.
Menard, Diane 9777 - Petition for Administration De Bonis Non Cum Testamento Annex; for hearing September 7, 2021.
Vukas, Renee M. 10034 - Mark R. Vukas has been appointed Executor, creditors must file their claims in the office of the Probate Clerk within the time required by law beginning August 27, 2021.
Individuals requesting interpreter services for the hearing impaired must notify the Town Clerk at (401) 568-6206 not less than 48 hours in advance of the meeting date. (TDD 401-568-1422)
STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF NORTH PROVIDENCE
FAMILY COURT JUVENILE CLERK'S OFFICE, Providence/Bristol County.
Notice to the guardian of a child born to GIANN A ROSE ROMA on 04/18/2019 and any all parties in interest.
A case has been brought in the Family Court to decide whether you have any parental rights to this child.
If you do not appear at a hearing about this matter at the Family Court, One Dorrance Plaza Providence RI 02903 on 9/21/2021 at 2:00 P.M., an order will enter without your consent that you no longer have any rights to this child, and the child may be adopted.
Ronald J. Pagliarini, Administrator/Clerk 8/3/2021

STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF GLOUCESTER

NOTICE OF MATTERS PENDING AND FOR HEARING IN SAID COURT
THE COURT WILL BE IN SESSION AT TOWN HALL ON THE DATES SPECIFIED IN NOTICES BELOW AT 2:00 P.M.
Provence Fire Department: AERIAL LADDER TESTING (TWO YEAR CONTRACT).
Department of Inspection and Standards: REAL ESTATE TITLE ABSTRACT RESEARCH.
Department of Planning and Development: RFQ TO CREATE AN ON-CALL LIST OF MASTER PLUMBERS TO PROVIDE RESIDENTIAL ELECTRICAL SERVICES.
Department of Planning and Development: RFQ TO CREATE AN ON-CALL LIST OF MASTER PLUMBERS TO PROVIDE RESIDENTIAL PLUMBING SERVICES.
The City of Providence reserves the right to reject any and all bids in the best interest of the City. An Equal Opportunity Employer and Minimum Wage Rates to be Paid.
Minority Business Enterprises and Women Business Enterprises are encouraged to submit bids.
By Order of the Board of Contract and Supply, which will meet on the above day and date at 2:15 o'clock P.M. in the Chambers of the City Council.
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Vukas, Renee M. 10034 - Mark R. Vukas has been appointed Executor, creditors must file their claims in the office of the Probate Clerk within the time required by law beginning August 27, 2021.
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By Order of the Board of Contract and Supply

LEGALS

STATE OF RHODE ISLAND PROBATE COURT OF THE TOWN OF NORTH PROVIDENCE

**NOTICE
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AND FOR HEARING
IN SAID COURT**
THE COURT WILL BE
IN SESSION AT TOWN
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SPECIFIED IN NOTICES
BELOW AT 2:00 P.M.

McFarland, Leticia Lee 10043- Petition for Name Change from Leticia Lee McFarland to Leticia Lisa Lee for hearing October 4, 2021.

Solitró, Richard Brian 10048- Administration Petition; for hearing October 4, 2021.

Iadevaia, Geraldine A 10046- Michael Iadevaia and Michele Iadevaia of Rhode Island have been appointed Co-Executors; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Chippis, Barbara A 10049- Petition for Probate of Will; for hearing October 4, 2021.

D'Aguzzo, Aristide aka Criss D'Aguzzo 10050- Administration Petition for hearing October 4, 2021.

Skiffington, Michael D. 10038 - Barbara A. Hammann-Defley of MA has been appointed Administratrix and Stephen T Napolitano of RI has been appointed resident agent; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Charves, Theresa A. 10035- Ramon J. Charves Jr. of Naples Florida has been appointed Administrator and Joseph Tardino of RI has been appointed resident agent; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Solola, Oladipo Hameed 10052- Petition for Name Change from Oladipo Hameed Solola to Ladi Hameed Solola; for hearing October 4, 2021.

Medici, Raffaele Sr. 10033- Andrea Theresa Wayland of Rhode Island has been appointed Executrix; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Latour, Norman T 10027- Michael J Marino of Rhode Island has been appointed Administrator C.T.A.; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Roy, Corinne A. alias Corinne Ann Roy 10036 - Karen A Roy of Rhode Island has been appointed Executrix; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Roy Jr, Oliver J. alias Oliver J. Roy 10037- Karen A Roy of Rhode Island has been appointed Executrix; creditors must file their claims in the office of the Probate Clerk within the time required by law beginning September 24, 2021.

Menard, Diane 9777- Administrator Final Account; for hearing October 4, 2021.
Individuals requesting interpreter services for the hearing impaired must notify the office of the Probate Clerk at 232-0900 (Ext. 213) 72 hours in advance of the hearing date.
MaryAnn DeAngelus, Town Clerk

CITY OF PAWTUCKET INVITATION TO BID

22-009 - Disaster Recovery Administrative Services
The City of Pawtucket is seeking sealed bids to provide the above-referenced services. Specifications and details are available on-line at www.pawtucketri.com under Purchasing or on the State of Rhode Island Purchasing web site at <http://www.purchasing.n.gov/rivip/ExternalBidSearch.aspx>. Bidding Entity: Pawtucket.
Peter Wingate, Purchasing Director

Search for legal notices in-paper and online 24/7 on providencejournal.com/legal
To advertise call: 401.277.7788



UNITED STATES DISTRICT COURT DISTRICT OF RHODE ISLAND

In the Matter of the Complaint of
MATARONAS LOBSTER CO., INC., as Owner of the F/V EDNA MAY (O.N. 625859), Her Engines, Machinery, Tackle, Apparel, Appurtenances, etc., for Exoneration From, or Limitation of, Liability, Civil and Maritime, Plaintiff.

Civil Action: 1:20-cv-00328
IN ADMIRALTY
NOTICE OF COMPLAINT FOR EXONERATION FROM OR LIMITATION OF LIABILITY

PLEASE TAKE NOTICE that Mataronas Lobster Co., Inc., as the Owner of the F/V EDNA MAY (the "Vessel"), a fishing vessel, has filed a Complaint claiming the right to Exoneration from or Limitation of Liability ("Complaint") pursuant to U.S. Maritime law, the vessel owner's Limitation of Liability Act, 46 U.S.C. §§ 30501, et seq., involving admiralty and maritime claims within the meaning of Rule 9(h) of the Federal Rules of Civil Procedure, and Rule F of the Supplemental Rules for Admiralty or Maritime Claims and Asset Forfeiture Actions of the Federal Rules of Civil Procedure for all claims, injuries, losses, damages, and/or expenses arising out of a January 27, 2020 casualty in the North Atlantic Ocean, as more fully described in the Complaint; and, **PLEASE TAKE FURTHER NOTICE** that all persons, firms, entities, or corporations, having any claim or suit against Plaintiff arising or resulting from the casualty as described in the Complaint must file a Claim as provided for in Rule F of the Supplemental Rules for Admiralty or Maritime Claims and Asset Forfeiture Actions of the Federal Rules of Civil Procedure, with the Clerk of the Court, U.S. District Court, District of Rhode Island, One Exchange Terrace, Federal Building and Courthouse, Providence, Rhode Island 02903, and must deliver or mail to the attorneys for the Plaintiff, Samuel P. Blatchley, Holbrook & Murphy, 238-40 Lewis Wharf, Boston, Massachusetts 02110 a copy ON OR BEFORE THE 14th DAY OF October, 2021 or be defaulted. Personal attendance is not required. Further, any claimant desiring to contest Plaintiff's right either to Exoneration from or Limitation of Liability shall file an Answer to the Complaint on or before the aforesaid date as required by Rule F of the Supplemental Rules for Admiralty or Maritime Claims and Asset Forfeiture Actions of the Federal Rules of Civil Procedure, and deliver or mail a copy to the attorneys for the Plaintiff, or be defaulted.
Dated: 9/14/2021
C. Potter, Deputy Clerk

**Request for Proposal
Elevator Maintenance
Services**
The Central Falls Housing Authority will receive proposals for a three-year elevator service contract with two possible yearly extensions for their two public housing complexes in Central Falls, RI.

A copy of the scope of services required may be obtained by visiting our website at www.cfhousing.org or by emailing your request to erin@cfhousing.org. You may also obtain a copy at the Housing Authority's main office, located at: 30 Washington Street, Central Falls, RI. Proposals are requested no later than 10:00am on Friday, October 15, 2021 at the main office of the Housing Authority at:
30 Washington Street
Central Falls, RI 02863
ATTN: Bridgett M. Duquette, Executive Director
Proposals must be submitted in a sealed envelope marked "Proposal for Elevator Maintenance and Services 2021"

Any questions regarding the RFP or the selection process may be directed to Maintenance Manager Bill Aunchman at 401-641-7870.
The Central Falls Housing Authority reserves the right to reject any or all proposals as a result of this request, to negotiate with all qualified sources, or to cancel in part or in its entirety, the Request for Proposals, if it is in the best interest of the Housing Authority to do so.

An Equal Employment Opportunity/Affirmative Action Employer

STATE OF RHODE ISLAND Probate Court of the City of Providence

**NOTICE
OF MATTERS PENDING
AND FOR HEARING IN
SAID COURT**

The Court will be held virtually until further notice on the dates specified in the notices below at 10:00 a.m. for hearing said matters.
CLEMENT, MAURICE L. - estate Granting of letters of administration; for hearing October 5, 2021.

CLIFFORD, MERCEDES ROBERTA., alias Mercedes R. Clifford, alias Robert Clifford - estate Sale of real estate in Providence for purposes set forth in petition of administrators now on file wherein said property is fully described; for hearing October 5, 2021.

CLIFFORD, MERCEDES ROBERTA., alias Mercedes R. Clifford, alias Robert Clifford - estate Sale of real estate in Charlestown for purposes set forth in petition of administrators now on file wherein said property is fully described; for hearing October 5, 2021.

CLIFFORD, MERCEDES ROBERTA., alias Mercedes R. Clifford, alias Robert Clifford - estate Sale of real estate in Warwick for purposes set forth in petition of administrators now on file wherein said property is fully described; for hearing October 5, 2021.

CLIFFORD, MERCEDES ROBERTA., alias Mercedes R. Clifford, alias Robert Clifford - estate Sale of real estate in Warwick for purposes set forth in petition of administrators now on file wherein said property is fully described; for hearing October 5, 2021.

DORIAN, EVANGELINE F. - estate Probate of will; for hearing October 5, 2021.

HIMELY, FABIAN - FULL AGE Appointment of guardian; for hearing October 5, 2021.

ORTEGA GARCIA, EDY YOBABY - MINOR Appointment of guardian; for hearing October 5, 2021.

R O D R I G U E Z, WILHEMNINA - FULL AGE Appointment of guardian; for hearing October 5, 2021.

S A L G U E R O SANDOVAL, ELMER DAVID - MINOR Appointment of guardian; for hearing October 5, 2021.

SOUTHERN, GEORGIA C. - estate Granting of letters of administration; for hearing October 5, 2021.

Probate Court will be held virtually through Zoom. Please contact Probate Clerk's office at (401) 680-5304 for information on how to attend.
PAUL V. JABOUR, PROBATE CLERK

Form of Publication Notice
Notice of Application by Citizens Financial Group, Inc. for the Acquisition of Investors Bancorp, Inc. Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board on September 2, 2021 for permission to acquire Investors Bancorp, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors"), and thereby acquire control of Investors' subsidiary bank, Investors Bank, a New Jersey state-chartered bank, 101 JFK Parkway, Short Hills, New Jersey 07078. The Federal Reserve Board considers a number of factors in deciding whether to approve the application including the record of performance of banks owned by CFG in helping to meet local credit needs.

You are invited to submit comments in writing on this application to the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204, or via email: BOS.SRC.Applications. Questions@bos.frb.org. The comment period will not end before October 24, 2021 and may be somewhat longer. The Board's procedures for processing applications may be found at 12 C.F.R. Part 262. Procedures for processing proposed applications may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application, contact Prabal Chakrabarti, Senior Vice President and Community Affairs Officer, at (617) 973-3959. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application if they are received in writing by the Reserve Bank on or before the last day of the comment period.

STATE OF RHODE ISLAND Probate Court of the City of Providence

**NOTICE
OF MATTERS PENDING
AND FOR HEARING IN
SAID COURT**

The Court will be held virtually until further notice on the dates specified in the notices below at 10:00 a.m. for hearing said matters.
BENTON, JOHN. alias John David Benton, Jr. - estate Granting of letters of administration; for hearing October 12, 2021.

BROWN, CHARLOTTE RUSH. alias Charlotte Rush Brown, MD - estate Katherine Houston Brown and David Rush Brown (Katherine Houston Brown, 124 Sycamore Street, Providence, Rhode Island, Agent) have qualified as executors; creditors must file their claims in the office of the probate clerk within the time required by law beginning September 24, 2021.

MANERA, PAUL F. - estate Guardian's twelfth account; for hearing October 12, 2021.

PEREZ, YANIUR - estate Katy Nataniel has qualified as administratrix; creditors must file their claims in the office of the probate clerk within the time required by law beginning September 24, 2021.

RICAMO, ANTHONY PETER., alias Anthony Ricamo - estate Granting of letters of administration; for hearing October 12, 2021.

RICCI, STEVEN FRANK - estate Sale of real estate in Providence for purposes set forth in petition of administrator now on file wherein said property is fully described; for hearing October 12, 2021.

STEIN, FRANCES PATIKY - estate Mark Patiky has qualified as administrator; creditors must file their claims in the office of the probate clerk within the time required by law beginning September 24, 2021.

ZANGHI, JOHN WILLIAM - estate Probate of will; for hearing October 12, 2021.

Probate Court will be held virtually through Zoom. Please contact Probate Clerk's office at (401) 680-5304 for information on how to attend.
PAUL V. JABOUR, PROBATE CLERK

Search for legal notices in-paper and online 24/7 on providencejournal.com/legal
To advertise call: 401.277.7788

Autos/Trucks Wanted
GET A MINIMUM \$300-\$600 CASH For Any Complete Vehicle. No Keys/Title OK. Free Pick up! 401-648-9300

Help Wanted
Painter/Laborer
Some experience required. Capco Steel Erectors Co., Providence RI
info@capcoerectors.com

Household Goods
YARD SALE 149 Deerfield rd Cranston 9/26 Tons of brand new kitchen appliances, clothes, toys ect 9-4

Pets
GOLDEN DOODLES. Puppies 1st shots, health guarantee ready to go \$1600. 508-942-9188.
Purebred Labrador Retriever puppies for sale. Will be born early to mid October this year. Full AKC papers and CKC documents and first shots with opportunities to bond before take home. \$2500, no waiting list, and Healthcare Heroes receive a discount. 774 208 4515

STANDARD POODLE Puppies White and black. 1st shots, health guarantee \$1500. 508-944-3871.

POLICY STATEMENT
This newspaper will not knowingly accept any advertising which is in violation of the law. Our readers are hereby informed that all advertisements in this newspaper are available on an equal opportunity basis.
Anyone who feels he or she has been discriminated against or who would like more information should contact:
R.I. Human Rights Commission
401-222-2661
Prov. Human Relations Commission
401-351-0475
Dept. of Housing & Urban Development
401-277-8300

Truth in advertising is covered under "The Unfair Trade Practice and Consumer Protection Act" which is enforced by the Attorney General's Division of Consumer Protection. This Division investigates consumer complaints against manufacturers, wholesalers and retailers as well as all forms of deceptive trade practice including misrepresentation in advertising, if you have a complaint or would like information, you may call (401) 222-2104.
All real estate advertising is subject to the federal Fair Housing Act of 1968, as amended, which makes it illegal to advertise "any preference, limitation, or discrimination based on race, color, religion, sex, national origin, handicap or familial status or any intention to make any such preference, limitation, or discrimination."
Where Rhode Island law is applicable, discrimination on the basis of marital status, age, sexual orientation, gender identity or expression and handicap is also prohibited. Discrimination in Rhode Island is also prohibited on the basis that a tenant or applicant, or a member of the household, has obtained, or sought or is seeking, relief from any court in the form of a restraining order for protection from domestic abuse.
Advertisements pertaining to public accommodations are covered by the R.I. Statute on Public Accommodations. Discrimination on the basis of race, color, religion, national origin, sex or sexual orientation, gender identity or expression, age or handicap is prohibited.
Advertisements pertaining to credit are covered by the federal Equal Credit Opportunity Act. This law prohibits discrimination on the basis of race, color, religion, national origin, sex, marital status, and age (provided that a person has the capacity to enter into a binding contract).
All employment advertising in this newspaper is subject to the State of Rhode Island Fair Employment Practices Act. It is a violation of said law to print or publish or cause to be printed or published any notice of advertisement relating to employment or membership indicating any preference, limitation, specification or discrimination based upon race or color, religion, sex or sexual orientation, gender identity or expression, handicap, age or country of ancestral origin.

Request for Proposal Managed IT Services

The Central Falls Housing Authority will receive proposals for a 3-year Managed IT Services contract with two possible yearly extensions.
A copy of the scope of services required may be obtained by visiting our website at www.cfhousing.org or by emailing your request to erin@cfhousing.org. You may also obtain a copy at the Housing Authority's main office, located at: 30 Washington Street, Central Falls, RI.

Proposals are requested no later than 10:00am on Thursday, October 14, 2021 at the main office of the Housing Authority at:
30 Washington Street
Central Falls, RI 02863
ATTN: Bridgett M. Duquette, Executive Director
Proposals must be submitted in a sealed envelope marked "Proposal for Managed IT Services 2021"

Any questions regarding the RFP or the selection process may be directed to Executive Director Bridgett M. Duquette at 401-226-0764.

The Central Falls Housing Authority reserves the right to reject any or all proposals as a result of this request, to negotiate with all qualified sources, or to cancel in part or in its entirety, the Request for Proposals, if it is in the best interest of the Housing Authority to do so.

An Equal Employment Opportunity/Affirmative Action Employer

CITY OF PAWTUCKET
REQUEST FOR
INFORMATION
22-013 - Senior Center Shuttle Driver(s)
The City of Pawtucket is seeking information regarding the above-referenced services. Specifications and details are available on-line at www.pawtucketri.com under Purchasing or on the State of Rhode Island Purchasing web site at <http://www.purchasing.n.gov/rivip/ExternalBidSearch.aspx>. Bidding Entity: Pawtucket.
Peter Wingate, Purchasing Director

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To advertise call: 401.277.7788

Autos/Trucks Wanted
GET A MINIMUM \$300-\$600 CASH For Any Complete Vehicle. No Keys/Title OK. Free Pick up! 401-648-9300

Help Wanted
Painter/Laborer
Some experience required. Capco Steel Erectors Co., Providence RI
info@capcoerectors.com

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Where Rhode Island law is applicable, discrimination on the basis of marital status, age, sexual orientation, gender identity or expression and handicap is also prohibited. Discrimination in Rhode Island is also prohibited on the basis that a tenant or applicant, or a member of the household, has obtained, or sought or is seeking, relief from any court in the form of a restraining order for protection from domestic abuse.
Advertisements pertaining to public accommodations are covered by the R.I. Statute on Public Accommodations. Discrimination on the basis of race, color, religion, national origin, sex or sexual orientation, gender identity or expression, age or handicap is prohibited.
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PUBLIC NOTICE

Ballou Home for the Aged of Woonsocket, Rhode Island, 60 Mendon Rd, Woonsocket, RI 02895, d/b/a BallouLife Communities ("Ballou"), has stopped admitting new residents, and plans to close on or about September 30, 2021. Ballou will no longer participate in the Medicare Program (Title XVIII of the Social Security Act), effective October 30, 2021. The agreement between Ballou and the Secretary of Health and Human Services has been terminated as of October 30, 2021, in accordance with the provisions of the Social Security Act.

The Medicare program will not make payment for services furnished to patients who are admitted on or after October 30, 2021. For patients admitted prior to October 30, 2021, payment may continue to be made for up to 30 days of inpatient services furnished on or after October 30, 2021.
Barry B. Zeltzer
BallouLife Communities

STATE OF RHODE ISLAND
PROBATE COURT
OF THE
TOWN OF GLOCESTER
NOTICE OF MATTERS
PENDING AND FOR
HEARING IN SAID COURT

Probate Court will be in session at the Gloucester Town Hall, 1145 Putnam Pike on October 12, 2021 at 2:00 PM for hearing said matters:
CARNEY, Robert, C. - Estate #2601, Granting Letters of Administration
Jean M. Fecteau, CMC
Probate Clerk

Individuals requiring interpreter services for the hearing impaired must notify the Town Clerk at (401) 568-6206 not less than 48 hours in advance of the meeting date. (TDD 401-568-1422)

Invitation to Bid
The Metropolitan Regional Career & Technical Center, Providence, RI, is seeking bids for; Snow Removal. Sealed bids must be received by 3:00 pm on Friday, 10/01/2021, to Facilities Director, Dave Nappi, The MET School, 325 Public St., Media & Arts Center, Providence, RI 02905. More information, including bid specifications, may be obtained at www.thehighschool.org/bidspecs or by sending a request to; dave.nappi@metmail.org

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Remit Payment to:
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 P.O. Box 77000
 Detroit, MI 48277-0571

Date	Position	Description	P.O. Number	Costs
09/03/2021	Notices NJ	Form of Publication Notice Notice of Application by Citizens Financial Group,	Citizens Financial Group - FRB Newspaper Notice [September 3, 20 Ad Size 1 x 76 L	Affidavit Fee - 09/03/2021 \$90.00 Basic Ad Charge - 09/03/2021 \$117.80 Total \$207.80

CLAIMANT'S CERTIFICATION AND DECLARATION	
I do solemnly declare and certify under the penalties of law that this bill or invoice is correct in all its particulars, that the goods have been furnished or services have been rendered as stated herein, that no bonus has been given or received by any person or persons within the knowledge of this claimant in connection with the above claim, that the amount herein stated is justly due and owing, and that the amount charged is a reasonable one.	
Date: <u>9/21/2021</u>	Fed ID#: <u>13-4123607</u>
Signature: <u>Chris Tighe</u>	Official Position: <u>AR Manager</u>
CERTIFICATION BY RECEIVING AGENCY	CERTIFICATION BY APPROVAL OFFICIAL
I, having knowledge of the facts, certify and declare that the goods have been received or the services rendered and are in compliance with the specifications or other requirements, and said certification is based on signed delivery slips or other reasonable procedures or verifiable information.	I certify and declare that this bill or invoice is correct, and that sufficient funds are available to satisfy this claim. The Payment shall be chargeable to:
Signature: _____	Appropriation Account(s) and Amounts Charged: _____ P.O.#: _____
Date: _____	Signature: _____



State of New Jersey,) ss
County of Middlesex)

Cheri Alston being duly sworn, deposes that he/she is principal clerk of NJ Advance Media; that Star Ledger is a public newspaper, with general circulation in Atlantic, Burlington, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, and Warren Counties, and this notice is an accurate and true copy of this notice as printed in said newspaper, was printed and published in the regular edition and issue of said newspaper on the following date(s):

Star Ledger 09/03/2021

Principal Clerk of the Publisher

Sworn to and subscribed before me this 21th day of September 2021

Notary Public

Darian N Alexander
Notary Public
New Jersey
My Commission Expires November 13, 2022
No. 50071877

Form of Publication Notice

Notice of Application by Citizens Financial Group, Inc. for the Acquisition Investors Bancorp, Inc. and

and
Notice of Application for Merger of Investors Bank with and into Citizens Bank, National Association

Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board on September 2, 2021 for permission to acquire another bank holding company, Investors Bancorp, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors"). We intend to acquire control of Investors' subsidiary bank, Investors Bank, a New Jersey state-chartered bank, 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors Bank"). The Federal Reserve considers a number of factors in deciding whether to approve the application including the record of performance of banks we own in helping to meet local credit needs.

Citizens Bank, National Association, One Citizens Plaza, Providence, Rhode Island 02903 ("CBNA"), applied to the Federal Reserve Board on September 2, 2021 for permission to merge with Investors Bank, 101 JFK Parkway, Short Hills, New Jersey 07078 and establish branches at the locations of Investors Bank, 101 JFK Parkway, Short Hills, New

Jersey 07078. The Federal Reserve considers a number of factors in deciding whether to approve the application, including the record of performance of applicant banks in helping to meet local credit needs.

You are invited to submit comments in writing on this application/notice to the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204, or via email: BOS.SR C.Applications.Questions@bos.frb.org. The comment period will not end before October 3, 2021 and may be somewhat longer. The Board's procedures for processing applications/notices may be found at 12 C.F.R. Part 262. Procedures for processing protested applications/notices may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application/notice, contact Prabal Chakrabarti, Senior Vice President and Community Affairs Officer, at (617) 973-3959. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application/notice if they are received in writing by the Reserve Bank on or before the last day of the comment period.
9/3/21 \$117.80



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Star Ledger

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AD#:0010103369

Sales Rep: NJ LegalRepNJ
 Account Number:1000936499
 AD#: 0010103369

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 PLEASE CALL 732-902-4318 OR EMAIL legalads@njadvancemedia.com

Remit Payment to:
 NJ Advance Media
 Dept 77571
 P.O. Box 77000
 Detroit, MI 48277-0571

Date	Position	Description	P.O. Number	Costs
09/25/2021	Notices NJ	Form of Publication Notice Notice of Application by Citizens Financial	Citizens Financial Group - Bancorp Acquisition	
			Ad Size	
			1 x 54 L	
			Affidavit Fee - 09/25/2021	\$90.00
			Basic Ad Charge - 09/25/2021	\$83.70
			Total	\$173.70

CLAIMANTS CERTIFICATION AND DECLARATION	
<p>I do solemnly declare and certify under the penalties of law that this bill or invoice is correct in all its particulars, that the goods have been furnished or services have been rendered as stated herein, that no bonus has been given or received by any person or persons within the knowledge of this claimant in connection with the above claim, that the amount herein stated is justly due and owing, and that the amount charged is a reasonable one.</p>	
Date: 9/29/2021	Fed ID#: 13-4123607
Signature: <u>Chris Tighe</u>	Official Position: AR Manager
CERTIFICATION BY RECEIVING AGENCY	CERTIFICATION BY APPROVAL OFFICIAL
<p>I, having knowledge of the facts, certify and declare that the goods have been received or the services rendered and are in compliance with the specifications or other requirements, and said certification is based on signed delivery slips or other reasonable procedures or verifiable information.</p>	<p>I certify and declare that this bill or invoice is correct, and that sufficient funds are available to satisfy this claim. The Payment shall be chargeable to:</p>
Signature: _____	Appropriation Account(s) and Amounts Charged: _____ P.O.#: _____
Date: _____	Signature: _____



State of New Jersey,) ss
County of Middlesex)

Lisa Arrington being duly sworn, deposes that he/she is principal clerk of NJ Advance Media; that Star Ledger is a public newspaper, with general circulation in Atlantic, Burlington, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, and Warren Counties, and this notice is an accurate and true copy of this notice as printed in said newspaper, was printed and published in the regular edition and issue of said newspaper on the following date(s):

Star Ledger 09/25/2021

Principal Clerk of the Publisher

Sworn to and subscribed before me this 29th day of September 2021

CHERYLYN ALSTON
Notary Public, State of New Jersey
My Commission Expires
October 18, 2024



Notary Public

Form of Publication Notice

Notice of Application by Citizens
Financial Group, Inc. for the
Acquisition of Investors Bancorp,
Inc.

Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board on September 2, 2021 for permission to acquire Investors Bancorp, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors"), and thereby acquire control of Investors' subsidiary bank, Investors Bank, a New Jersey state-chartered bank, 101 JFK Parkway, Short Hills, New Jersey 07078. The Federal Reserve considers a number of factors in deciding whether to approve the application including the record of performance of banks owned by CFG in helping to meet local credit needs.

You are invited to submit comments in writing on this application to the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204, or via email: BOS.SRC.Applications.Questions@bos.frb.org. The comment period will not end before October 25, 2021 and may be somewhat longer. The Board's procedures for processing applications may be found at 12 C.F.R. Part 262. Procedures for processing protested applications may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's proce-

dures, or if you need more information about how to submit your comments on the application, contact Prabal Chakrabarti, Senior Vice President and Community Affairs Officer, at (617) 973-3959. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application if they are received in writing by the Reserve Bank on or before the last day of the comment period.

9/25/21 \$83.70