

# Ready to fast track your career.

A guide to our internships and early career development programs.

[Open Guide](#)



## Great careers start here

As one of the nation's fastest growing financial services companies, we're known for our innovative spirit, friendly atmosphere, and both personal and professional growth opportunities.

Here, skills are honed, experience is one of a kind, and ambition is rewarded.

Start your career off right. We're ready for you.



**Alfonso R.**  
2022 CS&R Program



**FORTUNE**  
World's Most Admired  
Companies



**Bloomberg**  
Gender-Equality  
Index Standout



**THE BANKER**  
Bank of the Year



**Human Rights Campaign**  
Best Places to Work for LGBTQ+  
Equality, Scoring 100% on  
Corporate Equality Index



**Dave Thomas**  
Foundation for Adoption  
Top 100 Best Adoption-  
Friendly Workplaces



**Disability Equality Index**  
Best Places to Work for  
Disability Inclusion



**DiversityInc**  
Noteworthy Company  
for Diversity



**DiversityInc**  
Top Companies  
for Philanthropy

## Programs at a glance

Every program will help you hone a core set of fundamental skills, such as critical thinking and analysis, project management, and written and verbal communication. Each program will provide meaningful, unique experiences that will help you get your career on the fast track.

So, which program is right for you? Let's start by figuring out what you are looking for!



**Alexa B.**  
2022 CBEX Program



### INTERNSHIPS FOR COLLEGE JUNIORS

In just 10 weeks over the summer, you'll take on meaningful projects, honing the skills you'll need after graduation. Upon successful completion of one of our summer internship programs, you'll be given advanced consideration for our post-grad Early Career Development Programs.

[Find Out More](#)



### EARLY CAREER DEVELOPMENT PROGRAM FOR COLLEGE SENIORS AND RECENT GRADS

Each of our Early Career Development Programs (ECDP) provides a meaningful, unique experience that will help you kick off a successful career.

[Program Options](#)

## The perfect stepping stone

Our highly rated internship programs are tailored to you, giving you the opportunity to shape your experience. We believe in training and investing in our colleagues. It starts with our newest colleagues, our interns.



Emily N.  
2022 Internal Audit Program

### INTERNSHIPS ARE AVAILABLE IN:

- Capital Markets & Advisory
- Commercial Banking
- Consumer Banking & Enterprise Experience
- Corporate Finance & Accounting
- Data Science
- Digital & User Experience
- Human Resources
- Internal Audit
- Mergers & Acquisitions
- Risk Management
- Technology

# 91%

of our interns come back as Early Career Development Program colleagues.

## Launch your career

After years of late night studying, midterms and internships, you're ready to begin your career. But where to start?

Our Early Career Development Program ensures that you get a versatile, interesting mix of experience in various disciplines and fields. By the end of your program, you'll have a great understanding of where your interests lie, and which role would be a great fit for you.

So, which sounds good to you?



**Haig M.**  
2022 FACT Program

### COMMERCIAL BANKING

- Capital Markets & Advisory
- Commercial Banking

### CONSUMER BANKING

- Consumer Banking & Enterprise Experience

### CORPORATE

- Corporate Finance & Accounting
- Corporate Security & Resilience
- Human Resources
- Internal Audit
- Risk Management
- Technology
- Treasury & Balance Sheet Strategies

## Capital Markets & Advisory

**Where:** Atlanta, GA; Boston, MA; Charlotte, NC; Chicago, IL; Cleveland, OH; New York, NY & San Francisco, CA

**How Long:** 2 Years

### What you'll do:

- Analyze financial statement trends, prepare public company and transaction comparable analyses, develop leveraged buyout and financing models
- Prepare information memoranda and other transaction documents to market our deals
- Prepare origination materials and other presentations while helping develop new business ideas, pitch strategies or structuring scenarios

### OUR PROGRAM PROMISE:

Join one of the most rapidly growing investment banking divisions in the country. We provide a full suite of products (Mergers and Acquisitions, Debt and Equity) and have rapidly grown our sales and trading division. This is a unique opportunity to be part of building a powerful middle-market-focused investment bank.

## Commercial Banking

**Where:** Boston, MA

**How Long:** 1 Year

### What you'll do:

- Receive formal training in accounting and credit analysis
- Prepare underwriting documents while on rotation in multiple areas including, but not limited to, Middle Market, Mid-Corporate, Business Capital, and Commercial Real Estate
- Build client relationship management skills

### OUR PROGRAM PROMISE:

You'll receive comprehensive training in accounting, underwriting, systems, and Citizens' products, followed by two market-specific rotations in underwriting and portfolio management (which may include out-of-state relocation). Upon completion of the program, you'll be placed within a business line as a Credit Analyst.

## Consumer Banking & Enterprise Experience (CBEX)

**Where:** Westwood, MA

**How Long:** 1 Year

### What you'll do:

- Gain a strong understanding of both the Consumer Banking and Enterprise Experience divisions at Citizens through participation in four rotations across any of the following areas: Marketing, Digital, Customer Experience, Communications, Risk, Transformation, Core Banking, Strategy, Lending, Wealth Management, Business Banking, National and more
- Build strong strategic and critical thinking skills to support cross-functional work streams and process improvement initiatives

### OUR PROGRAM PROMISE:

Jumpstart your career through impactful projects, comprehensive training and development, and exposure to executive leadership, paving the way for a robust career at Citizens. With opportunities to explore and learn within our Consumer Bank and Enterprise Experience organizations, CBEX puts you on the path to success right out of school.

## Corporate Finance & Accounting (FACT)

**Where:** Johnston, RI

**How Long:** 1 Year

### What you'll do:

- Participate in rotations through several areas of Corporate Finance, which could include Treasury, Corporate Accounting, business unit finance teams, and more
- Complete financial analysis, budgeting, forecasting and reporting
- Preparation of journal entries and balance sheet reconciliations, as well as other accounting and tax-related documents/activities

### OUR PROGRAM PROMISE:

This program provides you with an opportunity to experience different Finance disciplines while establishing a solid foundation of skills and a network of colleagues.

## Corporate Security & Resilience (CS&R)

**Where:** Johnston, RI & Pittsburg, PA

**How Long:** 1 Year

### What you'll do:

- Rotate through different disciplines of Corporate Security (Cyber Defense, Security Engineering, Identify Access Management, etc.)
- Optimize existing security capabilities and the design/service delivery of next generation security technologies
- Support proactive security monitoring of critical, flagship banking, and money movement applications

### OUR PROGRAM PROMISE:

This program is designed to help you develop the skills and knowledge necessary to protect and support critical IT-related systems in our complex enterprise environment.

## Human Resources (HR)

**Where:** Johnston, RI

**How Long:** 1 Year

### What you'll do:

- Get an immersive experience with rotations in several areas of HR, like Business Partners, Talent Acquisition, Employer Branding, Compensation, Learning and Development, or Employee Relations
- Enhance your leadership and project management skills through various project work, mentorship, and networking
- Build partnerships with business lines across the organization to support integration/acquisition activities

### OUR PROGRAM PROMISE:

This highly interactive rotational program provides learning through job shadowing and immersive rotations throughout the HR function at Citizens. You'll be paired with a mentor within the HRBP (Human Resources Business Partner) space to understand HR from a business operational lens, and gain a network of colleagues.



## Internal Audit

**Where:** Johnston, RI

**How Long:** 1 Year

### What you'll do:

- Participate in various audit activities, such as attending planning meetings, executing testing of controls, and validating that corrective action has been taken to correct weakness
- Develop an understanding of internal audit principles, key risks and controls, and build your communication and relationship management skills
- Gain exposure to multiple business divisions and support areas while rotating through several audit teams with specific disciplines

### OUR PROGRAM PROMISE:

Do you enjoy learning and are you naturally curious? Do you want to learn about the entire bank, including products, services, systems, and risks? A role in Internal Audit offers a unique opportunity to jumpstart your career through impactful work assignments, comprehensive training and development, and exposure to senior leaders, paving the way for a robust career at Citizens.

## Risk Management

**Where:** Westwood, MA

**How Long:** 2 Years

### What you'll do:

- Develop understanding and application of key components of Risk Management, such as risk appetite, regulatory and policy compliance, loss mitigation, and financial and statistical analyses through a commercial and consumer lens
- Collaborate with peers and mentors on a capstone project, focused on a contemporary challenge to financial institutions, to be presented to executive leadership upon completion of the program

### OUR PROGRAM PROMISE:

This program offers a unique, rotational experience through pivotal pillars of Risk Management, such as Enterprise, Operational, Credit and Compliance disciplines, developing well-rounded Risk Managers. Each of the four, six-month rotations within the two-year program are guided by continuing mentorship to gauge areas of interest and skill sets, along with business need.

## Technology

**Where:** Charlotte, NC; Franklin, TN; Irving, TX; Iselin, NJ; Johnston, RI; Phoenix, AZ & Westwood, MA

**How Long:** 1 Year

### What you'll do:

- Participate in a unique Kickstart Engineering Academy to accelerate skill sets and network with peers and key leaders
- Complete three agile rotations through different areas of Technology to expand knowledge and gain exposure to different teams and technologies
- Engage with peers through unique development and networking opportunities

### OUR PROGRAM PROMISE:

At Citizens, we invest in the humans who build the logic, ideas, and innovations that bring new technologies to life. Investments in AI, cloud computing, and automation provide our engineers with the tools that enable us to remain competitive and win in today's environment. In this program, you'll build relationships with peers, working alongside seasoned professionals and advancing our technology agenda in the business of banking.

## Treasury & Balance Sheet Strategies

**Where:** Boston, MA & Providence, RI

**How Long:** 18 Months

### What you'll do:

- Assist in the execution of a range of investment and hedging transactions to manage interest rate risk
- Lead analytical projects related to the costs of the bank's deposit franchise relative to alternatives as well as benchmarked against peers
- Develop and present financial reporting that provides a clear understanding of the impacts and returns of various balance sheet initiatives

### OUR PROGRAM PROMISE:

Sitting within our Treasury department, our program looks for future leaders with an interest in handling the risks inherent to balance sheet positioning and off-balance-sheet commitments that directly impact Citizens' core business activities. Gain on-the-job training to put your financial analysis, communication, and project management skills to work during three six-month rotational assignments with various Treasury teams.

## We're in your corner

Life's journey is different for each of us. That's why we offer programs and benefits to support you — in whatever way you need it, when you need it — to help you be your best self, personally and professionally.



Spencer B.  
2021 CBEX Program

### OUR PROGRAMS FEATURE THE FOLLOWING:

- **Paid time off and holidays** — full-time, early career colleagues enjoy 11 holidays and up to 22 PTO days (that you're actually encouraged to use)
- **myDISCOUNTS** — get discounts on dining, entertainment, shopping, electronics, fitness, home and travel
- **Wellness programs** — earn activity-based points and rewards, and receive gym memberships nationwide
- **meQuilibrium** — avoid burnout, reduce stress, boost energy and thrive with a personalized resilience-building experience
- **Employee assistance program** — get as many as six free-counseling sessions, plus much more
- **myBANK** — get discounts on banking products and services, including great rates on student loan refinancing
- **Continuing education assistance** — receive reimbursement for tuition, books and fees for courses, degree programs and certificates
- Relocation assistance may be available, too

# 74%

of ECDP colleagues had a job change since starting their career with us.

## How we hire

If you're ready to put ideas into action, you're made ready for a career at Citizens. Below, we've spelled out the typical hiring process so you know what to expect when you apply for a job here.



**Jazmina S.**  
2021 HR Program



### GET TO KNOW US

Check us out on social, or meet us at an event to discover what we're all about.



### FIND A ROLE

Search through open jobs and find one that's a match.



### APPLY

Refresh your resume and cover letter; submit your application.



### TALK WITH A RECRUITER

Chat with a recruiter about your resume, skills and experience.



### INTERVIEW

Come meet us, so we can determine if we're a fit for each other.



### BECOME A GREAT COLLEAGUE

Congratulations! You're made ready for a career at Citizens.



## Belief in the greater good

Our commitment to creating a diverse, equitable and inclusive organization extends beyond our walls to encompass the ways we serve not only our colleagues, but also our customers and the communities where we live and work.

We're fostering a culture of inclusion and belonging in our workplace by:

- Increasing transparency and accountability through an internal diversity scorecard
- Supporting Business Resource Groups that serve as catalysts for change within Citizens
- Building a more diverse workforce through partnerships with organizations such as the Association of Latino Professionals for America, Disability:IN, Four Block, Year Up and Out in Finance

Citizenship is at the heart of who we are, rooted in the belief that when people and communities reach their potential, we all thrive. Through our corporate giving and volunteerism programs, we focus on three specific areas: fighting hunger, financial empowerment, and strengthening communities through economic and workforce development.

Our colleagues invest their time, talent, and resources in our communities and causes that are meaningful to them. In 2022, colleagues volunteered more than 212,000 hours. We encourage colleagues to take four hours of paid volunteer time, without utilizing personal paid time off.

Learn about these efforts and more in our annual Corporate Responsibility Report [here](#).