



Investor Centre

Shareholder User Guide

Investor Centre delivers:

Convenience – Access your account anytime, from anywhere. View your account history, and complete transactions online!

Simplicity – Our **Portfolio View** offers a quick and concise snapshot of your holdings. Intuitive navigation enables you to transact quickly and easily.

Security – Your unique **User ID** and personal **Password** within our SSL-encrypted environment offer the utmost in security and investor privacy.

What can you do?

Here are some of the things you can accomplish through Investor Centre:

Transact

- Buy and sell shares
- Open a Direct Stock Purchase Plan (DSPP) account
- Enroll in an investment plan, including dividend reinvestment plan (DRIP)

Inquire

- Analyze account details, including balances and transaction history
- View current and historical share prices and analytics
- Get quick answers from our online investor FAQ

Manage

- Update your mailing address and other personal details
- Enroll in eCommunications/eDelivery
- Certify your tax information online [W8/W9]

How do I register?

To access your account, just follow these easy steps:

Step 1: Go to www.computershare.com/investor and click **Register Now**

Step 2: Simply fill in the required information for **Validation**

Step 3: Accept the **Terms and Conditions**

Step 4: Select your **Member Details** including a unique user name and password

You're done!

Following registration, most Investor Centre users are granted full member access to their account, and will receive an Investor Centre welcome letter by mail. If you get limited read-only access to your portfolio initially, don't worry—this is only temporary.

In these cases, we will mail you a notice of registration, which includes an activation code, the next business day. Once you receive your activation code, simply log in to Investor Centre with your User ID and Password. Enter the **activation code** when prompted and you will be granted full member access immediately.

Frequently Asked Questions

What if I forget my password?

Not to worry—you can recover a forgotten password anytime by clicking on the “Forgotten Password?” link located at the “Member Login” section. After clicking this link, simply follow the step-by-step instructions.

Typically, you will be asked to type in your username, and you will then be prompted to provide the correct answer to up to three security questions you had previously set up at Investor Centre. Once this validation step is complete, you will be prompted to choose a new password. Re-type it again, and you are done! Of course, if you have any difficulty, you may call us—just click “Contact Us” for the phone number.

How can I change my password?

It is always a good online practice to change your password periodically. To do so, simply log in to Investor Centre and click the “Member Details” link on the left side of your screen. Next, choose the “Password” tab, enter your desired new password twice where prompted, type in your current password to confirm, and you are done. The next time you access Investor Centre, use your new password.

Do I need to log off after each online session?

While as a security feature Investor Centre does log you out automatically following a period of inactivity (typically 20 minutes), we strongly recommend you log out manually whenever you have completed your business at Investor Centre. This is especially important if you are accessing Investor Centre from a public or shared computer. To log out, simply click the “Logout” button at the top right corner of the screen.

Is there a fee for Investor Centre?

No. Membership is free, and there is no fee for accessing your holdings through Investor Centre.

How does Investor Centre confirm details of my online transactions?

After completing most online transactions, a screen showing your confirmation number will appear, acknowledging that the transaction was successfully submitted for processing. You will also receive an emailed confirmation, and, depending on transaction type and/or applicable eDelivery preferences, you may receive an additional printed confirmation by mail.

When are your customer service representatives available for questions?

Our customer service representatives are available 8 a.m. to 7 p.m., Eastern time, Monday thru Friday, on any day the major U.S. stock markets are open.

Call 877-785-9659 (Toll-free within the U.S.)

Call 781-575-4621 (International direct dial from outside the U.S)

Can I contact Computershare or get online help?

Certainly! You can submit inquiries online, look up company specific phone numbers, and or a lot more, by clicking the “Contact Us” link at the top of the page. We also recommend viewing our Frequently Asked Questions section, or FAQs. A link to our FAQs section is on the left menu on any page within Investor Centre.

Investor Centre

Manage your holdings online at
www.computershare.com/citizens
www.computershare.com/investor