



# Citizens ranks #3 in Overall Customer Satisfaction in the JD Power 2025 U.S. Mortgage Origination Satisfaction Study<sup>SM</sup>

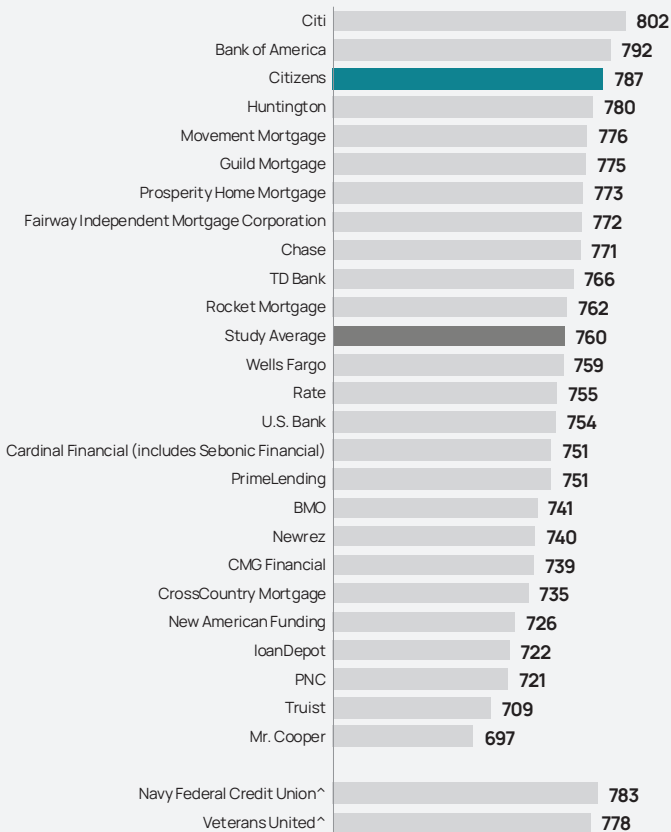
Citizens achieves the highest scores for the “People” and “Easy to do Business with” study Dimensions



Citizens exceeds the study average by 27 points with an Overall Satisfaction Score (OSAT) of 787. This level of performance shows a commitment to providing notable experience by this mortgage lender. Citizens also demonstrates a dedication to continuous improvement, moving from 12th to 3rd rank position in the study between 2024 and 2025. The U.S. Mortgage Origination Satisfaction Study measures overall customer satisfaction based on performance in six dimensions (in alphabetical order): communication; digital channels; level of trust; loan offering meets my needs; made it easy to do business with; and people. The 2025 study was fielded from September 2024 through September 2025 and is based on responses from 10,067 customers who originated a new mortgage or refinanced within the past 12 months.

## JD Power 2025 U.S. Mortgage Origination Satisfaction Study<sup>SM</sup>

Overall Satisfaction Index (Satisfaction scores on a 1,000-point scale)



Citizens ranks third in the J.D. Power 2025 U.S. Mortgage Origination Satisfaction Study, published November 2025.

## Citizens Dimension Satisfaction Score Highlights:

| DIMENSIONS                          | CITIZENS | VS. STUDY AVERAGE |
|-------------------------------------|----------|-------------------|
| People                              | 822      | 773               |
| Easy to do business with            | 801      | 765               |
| Level of Trust                      | 791      | 760               |
| Kept me informed throughout process | 779      | 753               |
| Loan offering met my needs          | 776      | 751               |

Source: JD Power U.S. Mortgage Origination Satisfaction Study.<sup>SM</sup> Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying JD Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or JD Power survey results without the express prior written consent of JD Power.



This recognition reflects how we do business at Citizens and what truly differentiates us. We focus on making the mortgage experience clear, straightforward, and easy to navigate, while prioritizing the human connection. Our people show up every day committed to helping customers move forward with confidence.”

- Raman Muralidharan, President of Mortgage Banking, Citizens

For more information about the JD Power U.S. Mortgage Origination Satisfaction Study<sup>SM</sup> visit:

<https://www.jdpower.com/business/mortgage-origination-satisfaction-study>