

## Ned Handy Joins the Board of Directors at Delta Dental of Rhode Island



**PROVIDENCE, RI** - September 2010 - Ned Handy, President of Citizens Bank, Rhode Island, was named to the Board of Directors of Delta Dental of Rhode Island during the dental insurer's recent Annual Meeting of the Corporation.

"We are very pleased to welcome a business and community leader of Ned's caliber to our Board of Directors," said Delta Dental of Rhode Island President & CEO Joseph A. Nagle. "Ned's talents and experiences will benefit our corporation, as well as help us set our strategic direction."

Mr. Handy, a veteran banking industry executive and community leader, is also a member of Citizens Financial Group's (CFG) Executive Leadership team. Additionally, Handy oversees CFG's Commercial Real Estate Finance division, which operates throughout the company's 12-state banking footprint. Citizens Bank is a division of RBS Citizens, N.A., a subsidiary of Citizens Financial Group.

Handy, a Rhode Island resident, joined CFG in 1995 as a commercial banker in Rhode Island, and since then has held numerous senior leadership roles throughout the CFG franchise. Prior to joining CFG, Handy spent 10 years at Fleet Financial Group in Providence. A graduate of Brown University with a bachelor's degree in urban studies, Handy is active in the local community.

*Delta Dental of Rhode Island is the state's largest dental insurer. The Company and its wholly owned subsidiaries administer dental benefits for more than 700,000 members. The mission of Delta Dental is to improve the dental health of the people of Rhode Island by providing well-managed, high quality and affordable dental care products which are both financially viable and responsive to marketplace needs. [www.deltadentalri.com](http://www.deltadentalri.com)*