

FACTS

WHAT DOES POPULAR, INC. DO WITH YOUR PERSONAL INFORMATION?

Rev. 1/11

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balance and Transaction History
- Payment History and Credit History

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Popular, Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Popular, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Mail the form below.

Please note:

If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 787-724-3659 (mobiles and Metro Area - PR) or toll-free 1-888-724-3659 (Non Metro Area - PR, US and VI) or go to www.popular.com/en/privacy/faqs.

GEN-691A / 1-11 (PDF)



Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below:

- Apply my choice(s) only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share with your affiliates my personal information to market to me.

Name

Address

City, State,
Zip Code

Account Number

Mail to:

Popular, Inc.
Att. CMS (612)
PO Box 362708
San Juan PR
00936-2708

Who we are	
Who is providing this notice?	Popular, Inc. and its affiliates: Banco Popular, Popular Mortgage, Popular Auto, Popular Securities and Popular Insurance.
What we do	
How does Popular, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Also, we limit the access only to employees who need it to provide products and services, or to comply with federal and local regulations.
How does Popular, Inc. collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> • open an account or apply for a loan • apply for financing or buying securities from us • apply for insurance We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice(s) will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Our affiliates include companies with Popular, Inc.; financial companies such as Banco Popular, Popular Mortgage, Popular Auto, Popular Securities and Popular Insurance.
Nonaffiliated	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Popular, Inc. does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include: Direct marketing, Telemarketing, and Insurance companies.

