

ACCOUNT OPENING AND USAGE		
Minimum deposit needed to open account	\$15.00	
Monthly service fee	\$3.00	Applies if you do not receive e-Statement or a Direct Deposit in the statement period.
	\$2.50	Applies if you receive your statement through e-Statement in the statement period.
	\$2.00	Applies if you receive Direct Deposit in the statement period.
	\$1.50	Applies if you receive e-Statement and a Direct Deposit in the statement period.
Withdrawals at a branch	\$3.00	Each withdrawal in excess of 1 in the checking section in the statement period.
	\$3.00	Each withdrawal in excess of 1 in the savings section in the statement period.
Dormant account fee	\$10.00	Per month charge after 6 months with no deposits, withdrawals, or payments.
ATH / International ATH card replacement	\$5.00	For replacement due to loss, theft, damage and /or additional card. This fee does not apply to automatic renewals.
Electronic debit cancellation (EFT)	\$15.00	For cancelling an electronic payment and to avoid future account debits from a specific merchant.
Automated Teller Machine (ATM) Fees		
Withdrawals at ATMs belonging to Banco Popular in Puerto Rico (BPPR), in United States Virgin Islands (USVI) and in British Virgin Islands (Tortola). Withdrawals at ATMs belonging to Popular Bank or to other banks in the United States (US).	\$0.00	Withdrawals at ATMs (non Popular Bank) in the United States may be subject to charges from the ATM owner.
Withdrawals at ATMs belonging to other banks that are members of the ATH Network (Banks and Credit Unions associated to the ATH Network)	\$0.50	Applies to each withdrawal. The ATM owner may assess other fees.
Withdrawals at privately owned ATMs that are not members of the ATH Network	\$2.00	Applies to each withdrawal. The ATM owner may assess other fees.
Withdrawals at ATMs and purchases in foreign countries	2.00%	Applies to the total withdrawal amount at ATMs and purchases outside the US, PR, USVI and at non-BPPR ATMs in Tortola. Charge applies per withdrawal and purchase. The ATM owner may assess other fees. This fee includes 1% charged by VISA® and 1% charged by BPPR after conversion to USD Currency.
Interest*		
<p>In the savings section an Interest Rate of 0.03% will be paid with an Annual Percentage Yield (APY) of 0.03%, if the average daily balance of the cycle is equal or greater than \$500.00.</p> <p>The APY disclosed is based on an average daily balance of \$500.00.</p> <p>Interest is computed and credited monthly. Interest will be paid on the deposited funds, if the balance required by the bank is maintained during the statement period and the account is still open on the last day of the account statement or the interest payment period.</p>		
OVERDRAFT POLICIES*		
<b>Option 1: Standard</b>	<b>You will not incur in overdraft fees in Automated Teller Machines (ATM) transactions and / or purchases with debit cards.</b>	
ATM transactions and / or Debit Card Purchases	\$0.00	If you do not opt-in for the Overdraft Service to pay ATM transactions and / or Debit Card purchases when you have insufficient funds or non-available funds.
Electronic Transaction (Pay by Phone and / or Electronic Debit) paid or returned	\$15.00	<b>The Bank may, at its discretion, pay these transactions without requiring your authorization.</b> Per Overdraft. Will be charged if the Bank pays or returns an electronic transaction (Pay by Phone and / or Electronic Debit) against insufficient funds or no available funds.
<b>Option 2: Overdraft Service</b>	<b>You authorize the Bank to pay Automated Teller Machines (ATM) transactions and / or purchases with Debit Cards</b>	
Automated Teller Machines transactions and / or Purchases Paid with Debit Cards	\$15.00	<b>At its discretion, the Bank reserves its right to pay the transaction.</b> You will be charged per overdraft if the Bank decides to pay the transaction at an ATM or payments with your ATH® Debit Card against insufficient funds or non-available funds. This fee applies only if you authorize it.  If you want the Bank to authorize and pay overdrafts for automated teller machine transactions and purchases with your ATH® Debit Card, access <a href="http://www.popular.com">www.popular.com</a> and complete the application or visit your nearest branch.
Electronic Transaction (Pay by Phone and / or Electronic Debit) paid or returned	\$15.00	<b>The Bank may, at its discretion, pay these transactions without requiring your authorization.</b> Per Overdraft. Will be charged if the Bank pays or returns an electronic transaction (Pay by Phone and / or Electronic Debit) against insufficient funds or non-available funds.

**Options 1 and 2:** The Bank will not assess you more than 5 charges per day (maximum \$75.00) for transactions paid or returned regardless if it is by Overdraft Service, Insufficient Funds and / or Non-Available Funds. **In addition, the Overdraft Maintenance fee described below may also apply.**

**Overdraft Maintenance**

Overdraft Maintenance	\$5.00	If your account remains overdrawn for more than 5 days, a <b>daily</b> charge will be applied from the 6th day in negative balance, excluding Saturday, Sunday, and federal holidays. The fee will be applied up to a maximum of 15 days.
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**PROCESSING POLICIES**

**Order in which your transactions are processed**

**Checking Section**

1. Deposits and Credits.
2. Debits, based on category, by the date and time, in the following order:
  - a. Withdrawals with a debit card in our branches or at Automated Teller Machines.
  - b. Checks cashed at our branches.
  - c. Purchase transactions with a debit card.
  - d. Other Debits (Pay by Phone ®, transfers between accounts, wire transfers, and debit notices).In the event a transaction is received without a time stamp, it will be processed based on the category after the transactions that have time stamps.
3. ACH debits (electronic payments) in the order in which they are received.
4. Checks based on the order of the check number. Checks with no sequence number will be processed from highest to lowest dollar amount.

**Savings Section**

1. Deposits and Credits.
2. Debits, based on category, by the date and time, in the following order:
  - a. Withdrawals with a debit card at Automated Teller Machines.
  - b. Withdrawals with a debit card at our branches.
  - c. Purchase transactions with a debit card.
  - d. Other Debits (Pay by Phone ®, transfers between accounts, wire transfers, and debit notices).In the event a transaction is received without a time stamp, it will be processed based on the category after the transactions that have time stamps.
3. ACH debits (electronic payments) in the order in which they are received.

**When your funds will be available \***

<b>Available for withdrawal the same date of the deposit:</b>	Electronic funds transfers such as Social Security benefits and Direct Deposit payroll.
<b>Available for withdrawal on the next business day:</b>	Cash, Wire Transfer, and Checks drawn against any Banco Popular branch located in Puerto Rico or the US and British Virgin Islands; US Treasury Checks; Postal Money Orders; Federal Home Loan Bank Checks; and Federal Reserve Bank Checks, Certified Checks, Official Checks and Checks from the Government of the Commonwealth of Puerto Rico made payable to the owner of the account and presented directly to a Bank Representative using the Bank's Special Deposit Slip and the first \$225 of the total deposit of other checks drawn on banks other than Banco Popular.
<b>Availability for other deposited checks:</b>	The first \$225 of the aggregate sum of other checks deposited on any business day will be available in the following manner: If the \$225 or less, the entire amount will be available on the next business day. If the total is more than \$225, \$225 will be available on the next business day, \$450 will available on the second business day after the deposit date, and the remainder of the deposited funds will be available on the third business day following the deposit date.

**ERROR AND DISPUTE RESOLUTION\***

If you believe that there is an error in your account statement or the receipt issued by an ATM or POS terminal:  
Call Us at 787-724-3659 (Mobiles and PR Metropolitan Area) or toll-free 1-888-724-3659 (Outside PR Metropolitan Area, USVI and BVI). Telephone available for the hearing impaired (TDD): 787-753-9677 (PR Metropolitan Area) or toll-free 1-800-981-9666 (Outside PR Metropolitan Area, USVI and BVI). You can also send your claim to the following address: Banco Popular de Puerto Rico, Customer Resolution Center (685), PO Box 362708, San Juan, Puerto Rico 00936-2708. The Bank must have knowledge of the complaint within sixty (60) days following the day the first account statement containing the error was sent.  
In the event a dispute shall arise between the parties to Banco Popular de Puerto Rico's Deposit Accounts Agreement eligible to be resolve in our court system, you may pursue the claim accordingly.

**Other Information**

Company Employees - Any agreement between the Depositor and the Employer through which the Employer will make the partial or total payment of the monthly maintenance fee, will be a private agreement between the Depositor and the Employer which will not affect the Bank's rights under this agreement. The Bank will understand that such agreement will be without effect, if in a period of 120 day (s) a credit to the customer's account is not received by direct deposit, or a written notification of the Employer to the Bank for suspension of the monthly maintenance fee against the Depositor's account. If any of the reasons previously expressed occurs, the Bank will apply the monthly service fee.

**\* For more details or information, refer to the Deposit Accounts Agreement for Individuals.**

The Interest Rate with the Annual Percentage Yield (APY) stated is effective on

For updated information, call Telebanco Popular at (787) 724-3659 (mobiles and PR Metropolitan Area) or 1-888-724-3659 (outside PR Metropolitan Area, USVI and BVI). Telephone available for the hearing impaired (TDD): 787-753-9677 (PR Metropolitan Area) or toll-free: 1-800-981-9666 (outside PR Metropolitan Area, USVI and BVI).

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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**GENERAL TIPS**

## How to avoid charges in your account

- Pay through more than 5,000 business in Pay by Phone, obtain a confirmation number of the payment made and avoid charges for drawn checks.
- If a check was lost, try to locate it before proceeding with the suspension. In case of loss or theft of more than on check, be sure to include them all in the same request if they are in the same sequence.
- Withdraw cash at over 600 ATMs owned by BPPR to avoid charges at other ATMs. Find the nearest ATM from you through www. <http://locator.popular.com>
- Make transfers between your accounts through Internet banking.
- Make sure you receive and verify your monthly statement or use Telebanco or Mi Banco Online to validate your transactions. If the required account balance is maintained you will avoid overdrafts charges.
- Use Mi Banco Alerts where you will be notified by text message or email every time you use your ATH or exceed your budget.
- Avoid photocopy fees; use Internet Banking to obtain up to 13 months of payment history and up to 18 months of transaction history with images of checks and deposit slips.
- Never provide personal information over the phone, of your accounts or cards.
- If you change your address be sure to notify the bank.
- Keep your ATH in a safe place. Also, use the envelope provided and this will prevent damaging the magnetic stripe.
- Cancel your electronic transactions (EFT) directly with the business.

**AVAILABLE OPTIONAL SERVICES**

SERVICE	FEE	WHICH SERVICES ARE PROVIDED?
<b>Wire Transfers*</b>		
Incoming Domestic and International	\$15.00	Fund transfers to your account from any place in the US and foreign countries.*
Outgoing Domestic and International	<b>Commissions:</b> For accounts in Puerto Rico, minimum: \$25; maximum: \$35, based on the amount. For accounts in USVI and Tortola, minimum: \$25; maximum: \$40, based on the amount. <b>Transmission:</b> For PR, USVI, and Tortola: \$25	Fund transfers from your account to any place in the US and foreign countries.*
<b>Foreign Currency</b>		
Purchase and Sale of Foreign Currency	1% of the equivalent in dollars Minimum: \$10 Maximum: Based on the amount	Currency exchange from U.S. currency to foreign currency or vice versa.
Foreign Currency Checks	\$15.00	Check issuance in foreign currency.
<b>Official or Provisionals Checks / Check Books / Debit Cards</b>		
Official Checks	\$10.00	Official Check Purchase.
Money Orders	Fluctuates from \$4 to \$10, based on the amount. For Acceso Popular and Acceso Universitario it fluctuates from \$3 to \$10, based on the amount.	A money order can be used instead of a check.
Provisional Checks**	\$2 each page of 4 checks	Checks are provided at the branch when the customer does not have available checks.
Urgent request for International ATH	\$25 Cost may vary depending on the international address destination	FedEx delivery could take between 1-2 business days.
<b>Confirmation Letters / Processing Charges</b>		
Direct Deposit Certification	\$5.00	To certify that the customer receives Direct Deposit service in the account.
Account Balance Certification	\$5.00	To certify that the customer maintains a deposit account with the Bank and to inform the balance amount.
Active Account Certification	\$5.00	To certify that the customer has an account with the Bank, but without the balance information.
Consulate Letter	\$10.00	A balance certification required by a Consulate for a customer that has deposit accounts with the Bank and requests entrance to the United States and Puerto Rico.
Non-Customer Certification	\$15.00	The letter certifies that the person does not have an account with the Bank.
Garnishment	\$75.00	Applies to any garnishment issued by the Court, CRIM-PR (Centro de Recaudación Municipal), Internal Revenue Service (IRS), Treasury Department-PR(Departamento de Hacienda), ASUME-PR (Administración para el Sustento de Menores) and any other government agency.
<b>Photocopies</b>		
Check Photocopy	\$5 in paper / \$4 in CD/DVD	This charge is per page. For the CD/DVD, must request 10 items or more.
Account Statement Photocopies	\$10 per printed statement or CD/DVD	Does not apply to IRA statements photocopies neither Payroll Cards. For the CD/DVD option, must request 10 statements or more.
Miscellaneous Photocopies	\$5 in paper / \$4 in CD/DVD	Among others, applies to deposit slips, credit or debit notices, savings withdrawals and deposited checks.

\* Wire transfers to or from sanctioned countries are not permitted by the Department of Treasury of the United States (OFAC).

\*\* The provisional checks applies to the following accounts: Cuenta Popular, Multicuenta, Popular Plus, Popular Securities Investor Plus, Private Management Account, e-account.