

Terms and Conditions of the Acceso **Directo** (Payroll Card)



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TERMS AND CONDITIONS OF USE OF THE ACCESO DIRECTO PAYROLL CARD

This is the contract (“Contract”) between you and the **Banco Popular de Puerto Rico** (“We”/“Us”) governing the use of your Acceso Directo Card.

- ACCESO DIRECTO.** The Acceso Directo Card (the “Card”) is a reloadable prepaid card that can be used to purchase merchandise or services or to obtain cash in commercial establishments and at automatic teller machines in Puerto Rico as long as there is an available balance in the card, subject to the terms of this Contract. It may also be used to make payments through Telepago Popular®. The special terms and conditions applicable to the Telepago Popular service may be found in Annex A of this contract. You will not have the right to the payment of interest on the balance of the Card. The Card will not be considered a credit card, line of credit, or deposit account.

This Card is a vehicle for receiving your salary wages, other payments related to your employment, payments from scholarships, aids, benefits, or other disbursements. The entity that issued your Card will transfer the corresponding funds to an account in Banco Popular de Puerto Rico (BPPR) in which the funds belonging to you will be available for your use by means of the Card. The entity will be responsible for processing the transfer so the money can be available on the agreed-upon day. To be used, the Card will require a personal identification number (PIN) that is assigned to the Card. This PIN may be changed at any time through the automated telephone service system at 787-722-7219.

Use of the Card will be subject to the following charges, which will be deducted automatically from the Card balance on the date they are incurred, unless there is no available balance, in which case they will be debited from the next payroll transfer to the Card.

Acceso Directo Payroll Card

This long disclosure contains a list of all fees applicable to this prepaid card.

Characteristics and Charges of the Acceso Directo Payroll Card		
All fees	Amount	Description of the charge
To start using the Card		
Card activation fee	N/A	
Monthly service		
Monthly service fee	\$0	
Add money		
Card reload fee	N/A	
Balance Inquiries and Withdrawals at Automatic Teller Machines (ATMs)		
Balance inquiries and withdrawals at ATMs (within the ATH network)	\$0.50	Up to 10 balance inquiries or withdrawal transactions (combined) at ATMs, per month, free of charge. A charge will be assessed beginning with transaction number 11 on the same month. This is our charge. Balance inquiries or withdrawals at ATMs that do not belong to BPPR may entail an additional charge by the financial institution that owns the ATM.

All fees	Amount	Description of charge
Withdrawals at independent ATMs (outside the ATH network)	N/A	The Acceso Directo Payroll Card will only work at ATMs within the ATH network (which includes BPPR, banks, and cooperatives associated with the ATH network).
Withdrawals at foreign ATMs and foreign purchases	N/A	The Acceso Directo Payroll Card will only work at ATMs within the ATH network (which includes BPPR, banks, and cooperatives associated with the ATH network).
Customer Service		
Customer service through a service representative at 787-722-7219 or toll free at 1-877-722-7888.	\$0	Balance inquiries, charges, transactions’ history, and cancellation of damaged, lost, or stolen cards.
Service through the Voice Response Unit (VRU) automated system	\$0	Change of personal identification number (PIN).
Electronic Services - REQUIRES SIGNING UP FOR MI BANCO ONLINE www.popular.com.		
Pay bills	\$0	To make your payments, you must register them in Mi Banco Online.
Transactions’ history	\$0	Up to 18 months of transactions are available.
Other		
Inactivity fee	\$5	Your Card will be considered inactive if the balance is \$20 or less and no transactions have been made for 6 months.
Card replacement fee	\$4	For replacement due to being damaged, lost, or stolen card.

Your funds are eligible for FDIC insurance and will be retained in or transferred to Banco Popular de Puerto Rico, an institution insured by the FDIC. Once retained, your funds are insured for up to \$250,000 by the FDIC if BPPR does not meet its responsibilities and if the specific requirements for deposit insurance have been met. Go to www.fdic.gov/deposit/deposits/prepaid.html for details.

No overdrafts or access to credit are permitted with this Card.

Contact Banco Popular de Puerto Rico at 787-722-7219 or toll free at 1-877-722-7888, by mail at the following address: Banco Popular de Puerto Rico, Customer Resolution Center (685), PO Box 362708, San Juan, PR 00936-2708, or go to www.popular.com/en/cards/acceso-directo.

For general information about prepaid cards, go to cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Finance Protection Bureau (CFPB) at 1-855-411-2372 or go to cfpb.gov/complaint.

- Representations/Contracts.** By using the Card or giving a payment instruction through Telepago Popular®, you: (i) acknowledge receipt of this Contract, the Terms and Conditions Applicable to the Telepago Popular® Service, the Disclosure Concerning Electronic Fund Transfers (Regulation E), and our privacy policy; (ii) accept the Card; and (iii) confirm that you have read and understood this Contract and are bound by it and will comply with all the terms and conditions set forth in it. If you do not agree to these statements, do not use the Card.

You will be solely responsible for the authorized transactions carried out with the Card.

3. **Liability for the Use of Unavailable Funds.** You must have sufficient funds on your Card to pay for each transaction. If a merchant attempts to process a transaction for an amount larger than the amount available on your Card, the transaction will be denied. However, if for any reason a transaction is processed for more than the amount available on your Card, you will be liable for the amount of the transaction and, according to this agreement, to pay us any overdraft immediately, should we so require it.
4. **Returns.** You may use the Card to obtain cash in retail establishments only in those cases in which the merchant has that option available. If you return merchandise in a store, the return will be subject to the merchant's return policy.
5. **Disputes with Respect to Goods and Services.** We are not responsible for the delivery, quality, safety, legality, or any other aspect related to goods and services purchased by you using the Card. All disputes must be directed to the merchant from whom the goods or services in question were purchased.
6. **Cancellation; Suspension of Use.** We may limit or cancel the use of the Card if, in our judgment, the Card is being used in violation of the terms of this Contract. The Card shall be our property at all times, and we may cancel it at any time. If we decide to cancel or suspend the use of the Card, we will notify you by mail. You agree that you will not use the Card if it has been cancelled or otherwise invalidated. Cancellation of the Card will not affect your rights and obligations with respect to this Contract. The use of the Card will also be suspended if we have knowledge of your death. In that case, the stored funds will be distributed in accordance with the applicable laws.
7. **Transactions After Cancellation.** If there is a pending balance on your Card at the time it is cancelled, or if you wish to withdraw an amount less than \$10.00, you may go to a branch of Banco Popular de Puerto Rico and withdraw that balance.
8. **Responsibility of Authorized Users.** If you authorize another person to use the Card, you agree that you will be responsible for all transactions that arise out of the use of the Card by that person, as permitted by law.
9. **Cooperation in Case of Unauthorized Transfer.** You agree to cooperate with us in our attempts to recover any amount paid due to the unauthorized use of the Card and to help us in prosecuting unauthorized users.
10. **Transactions' History.** With the Card, you may request a printed transaction history from any branch of Banco Popular de Puerto Rico. This history will be available for the 24 months prior to the date on which you request it.
11. **Unclaimed Funds.** Any existing balance on the Card after 5 years of inactivity will be sent to the Office of the Commissioner of Financial Institutions (OCIF) as unclaimed property, in accordance with applicable law.
12. **Attorneys' Fees and Costs.** You agree to pay the costs that we, our successors, or licensees may incur in collecting unpaid debts or enforcing this Contract, including attorneys' fee and costs as well as any costs, expenses, and attorneys' fees incurred in appeals, bankruptcy proceedings, and post-sentence proceedings, except to the extent such costs, fees, or expenses may be prohibited by law.
13. **Applicable Law.** This contract and your Card, and any claim, dispute, or controversy that may arise out of or be related to this Contract or your Card, shall be interpreted in accordance with the laws of the Commonwealth of Puerto Rico and applicable federal laws.

14. **Delay in the Exercise of Rights.** We may delay the exercise of any right under this Contract without such delay being interpreted as a waiver of that right.
15. **Change of Terms.** Subject to the limitations of applicable law, we may at any time modify or eliminate any terms and conditions or add new terms or conditions to the present Contract. We will send a notification of such changes by mail to you at the address in our records. Upon the effective date of any notification, the new or altered terms shall be applied to the Card, including, but not limited to, all future transactions using the Card. Regardless of the foregoing, we may not send the notification in advance of any change if it is necessary to implement it immediately in order to maintain or restore the Card's security or the security of any related payment. If any of said changes become permanent and the disclosure of the change is made to you without putting at risk the security of the Card or any related payment system, notification will be provided to you within 30 days subsequent to the change.

ANNEX A: TERMS AND CONDITIONS APPLICABLE TO THE USE OF THE TELEPAGO POPULAR® SERVICE

The Banco Popular de Puerto Rico (BPPR) offers you the option to use the Telepago Popular® service to make payments with the funds available in your Acceso Directo Card (the "Card") to available creditors designated by you and registered with that service. Telepago Popular® is a service (the "Service") of Banco Popular de Puerto Rico (the "Bank") that you may use in order to give payment instructions to the Bank. You must call 787-722-7219 or 1-877-722-7888 to register the businesses to which you wish to send payments. When you give instructions to the Bank to make payments, the Bank will process a debit to your Card for the amount indicated and (1) will credit the creditor's account with the Bank; (2) send the payment to the creditor electronically; or (3) send an official check by regular mail to the creditor. There are two categories of payments that may be made through the Service:

1. **Single Payments.** For Single Payments, you must give instructions to the Bank as to the exact amount and the date on which to make the payment.
2. **Automatic Payments.** This option allows you to pre-authorize the Bank to make recurring payments without having to give additional instructions each time you want a payment to be made. The Automatic Payments may be: (1) Fixed, which means that you authorize the Bank to debit your Card for a fixed amount for a specified period of time. Fixed Automatic Payments require that you set the day on which you want your Card to be debited and the period of time for which you wish the debits to be made. For example, you can give instructions to pay the specified amount of \$20.00 to your credit card on the 15th of each month for a period of 18 months. Or (2) Variable, which means that you authorize the Bank to debit your Card for an amount that may vary from billing cycle to billing cycle. For example, you can give instructions to the Bank to pay the minimum amount owed on your credit card (which may vary from month to month). The Bank will provide you with a notification of the amount and the date of the payment at least 10 days before the effective date of the payment, unless you have instructed the Bank as to the minimum and maximum amount it is authorized to pay, in which case the Bank will provide you with a notification 10 days in advance only if the amount exceeds or is below the amounts specified by you.

You acknowledge that some of the Fixed Automatic Payments may vary during the life of the Service. **If a change in the amount, frequency, or account number of the business's account related to the fixed payment should occur, it is expressly agreed that you will be required to notify the Bank of those changes.** This change notification must be made at least 10 days before the date of the payment so the effective date of the change is before the designated date on the inscription form for processing the Payment. The change in the Payment will not go into effect until the Bank has received and processed the change notification. The Bank will not be responsible for errors in the Fixed Payment made before receiving and processing the change notification. You also acknowledge that in the case of Automatic Payments to installment loans (personal or mortgage, with the Bank or with any other financial institution), the last installment may include late fees, penalties, and other accumulated charges unsatisfied during the term of the loan. You expressly authorize the Bank to debit the Card for the total amount of the last installment of the loan, including the charges mentioned above.

We recommend that you give payment instructions to the Bank at least 7 business days before the due date of the payment; otherwise, the Bank will not be responsible for or guarantee processing, transferring, or sending the payment before the due date. The Bank will not be responsible for: (a) errors or delays by the creditor in applying the payments made through the Service; or (b) delays in the delivery and processing of payments due to the Postal Service. Should we receive a complaint from you because of either of the two situations noted above, the Bank's responsibility shall be limited to: (a) diligently investigating the history of the processing of the payment at issue; and (b) notifying you of the results of that investigation without 10 business days from the date you present your request for investigating the Payment.

The Bank will also not be responsible for payments not accepted by the creditor. If the Bank is notified by the creditor of a rejection, the Bank's responsibility shall be limited to: (a) reversing the debit corresponding to the payment not accepted on the same day the return of the payment is received; and (b) notifying you by mail of the rejection of the payment no later than the business day following receipt of the payment's return.

IT IS EXPRESSLY AGREED THAT THE BANK WILL NOT BE RESPONSIBLE FOR LATE FEES OR ANY TYPE OF PENALTY THAT THE CREDITOR IMPOSES ON THE CUSTOMER, OR FOR DAMAGES OR INCONVENIENCES OF ANY KIND SUFFERED BY THE CUSTOMER AS A CONSEQUENCE OF PAYMENTS MADE AFTER THE DUE DATE, IF THAT DELAY IN PAYMENT IS ATTRIBUTABLE TO THE CUSTOMER'S LATE NOTIFICATION. **For more information on the Bank's responsibilities and its error-solution procedures, see the Disclosure for Electronic Fund Transfers.**

I. INSTRUCTIONS TO THE BANK

A. Hours of Service

The Bank will process payments from Monday through Friday except federal holidays (henceforth "Business Days"). Even though the Bank offers services to the public on some Saturdays, Sundays, and holidays, these will not be considered Business Days.

Any instruction of yours that may be required or allowed under this agreement made before 4:30 p.m. on any Business Day will be processed the same day it is received. If your instructions are received later than that hour or during any non-business day, they will be processed the next Business Day.

B. Instructions

The Bank will not be obligated to accept a payment instruction which: (a) exceeds the funds available on the Card; (b) it believes or suspects was not authorized by you; (c) includes funds that have been frozen or are the subject of a dispute or legal proceeding that prevents its withdrawal from the Card; (d) violates any law, rule, or regulation applicable to the Service; (e) does not meet any other requirement set forth in the terms and conditions of this Contract or any of the Bank's policies, procedures, or practices; or (f) (for the protection of yours or the Bank) the Bank has reasonable cause not to honor.

C. Incorrect Instructions

If the Bank receives an instruction authorized by you and that instruction is in any way incorrect, the Bank will not be responsible for the error.

II. LIMIT OF LIABILITY

You are responsible for regularly reviewing the transaction history corresponding to your Card and for protecting your personal identification number (PIN). Under certain circumstances, the Bank could be liable. For more information related to your and the Bank's obligations, see the Disclosure for Electronic Fund Transfers on the next page.

The Bank will take all reasonable steps to ensure compliance with its obligations under the Service and to resolve any problems with payments that may arise. However, the Bank shall not be liable for damages or inconveniences of any kind that you suffer if it has acted in accordance with instructions given by you.

If the Bank does not meet its obligations to process and transfer payments, the Bank's liability shall be limited to reimbursing you for the late fees imposed by your creditor. You agree that the Bank shall not be liable for any direct, indirect, incidental, consequential, or punitive damage that may arise as a result of your access to or use of the Service.

III. CANCELLATION

These terms and conditions shall remain in effect until either of the parties notifies the other of its, his, or her intention to cancel the Service. You may cancel the Service in writing (by mail or fax) to: Banco Popular Telepago Popular, PO Box 362708, San Juan, PR 00936-2708.

The Bank reserves the right to cancel this Service or suspend your participation in it at any time, subject to notification. The Bank may cancel the Service immediately if: (a) you or any user of your personal identification number (PIN) violates any agreement with the Bank, or (b) if the Bank has reason to believe that there has been or may have been unauthorized use of the PIN, the Card, or the Service.

If you request that the Service be cancelled or if the Card is cancelled for any reason, you will be responsible for previously authorized transactions.

DISCLOSURE FOR ELECTRONIC FUND TRANSFERS

In compliance with Regulation E, which governs electronic fund transfers, Banco Popular de Puerto Rico (the Bank) provides this disclosure regarding the terms and conditions under which the Bank provides the electronic funds transfer service and regarding the rights and responsibilities that you have under that Regulation. Under Regulation E, your Acceso Directo Card is considered a prepaid card.

A. Available Services

1. **Automatic Teller Machines (ATMs)** - You may use your validated Acceso Directo Card at any of our Automatic Teller Machines for the following purposes:
 - Withdrawals
 - Balance Inquiries
2. **Point of sale (POS)** - You may use your validated Card to pay for purchases in establishments that have agreed to accept the Card as a method of payment.

Balance Inquiries. You can obtain information about the money remaining in your account and the transactions made with your prepaid Acceso Directo Card by calling us at TELEPAGO POPULAR®, 787-722-7219 (cellphones and Metropolitan Area in PR) or toll free at 1-877-722-7888 (outside the Metropolitan Area). Telephones available for the hearing impaired (TDD): 787-753-9677 (Metropolitan Area in PR) or toll free 1-800-981-9666 (outside the Metropolitan Area). This information, along with a 12-month transaction history is also available on the internet at www.popular.com, covering the 12 months prior to the date you accessed the account electronically.

B. Limit on Withdrawal Amounts

At our Automatic Teller Machines, cash withdrawals may not exceed \$500 per day.

C. Right to Receive Documentation or Verification of Transfers

Receipts - When you use Automatic Teller Machines or POS terminals, you will receive a transaction receipt. However, providing this receipt is not a requirement for electronic transfers of \$15 or less.

Transactions' History- Even though you have registered with your Card and can see your transaction history on www.popular.com, you also have the right to obtain a printed transaction history for the previous 24 months from the date on which the Bank receives your request. All transactions received and the dates they were processed will be reflected. You can visit any Banco Popular branch to obtain the transaction history. You can also request a copy of your transaction history by calling TELEPAGO POPULAR® at 787-722-7219 (cellphones and Metropolitan Area in PR) or toll free at 1-877-722-7888 (outside the Metropolitan Area). Telephones available for the hearing impaired (TDD): 787-753-9677 (Metropolitan Area in PR) or toll free 1-800-981-9666 (outside the Metropolitan Area). This information is also available electronically at www.popular.com. There is no charge for transaction histories unless you request this information more than once a month.

Business Days - The Bank's business days are Monday through Friday, excluding federal holidays. Although the Bank offers services to the public on some Saturdays, Sundays, and holidays, these are not considered regular business days.

D. Responsibility for Unauthorized Transfers: Theft or Loss of PIN / Procedure applicable to Resolution of Errors in Electronic Transfers

If you think that your Card or PIN has been stolen or lost, call us at 787-722-7219 (cellphones and Metropolitan Area in PR) or toll free at 1-877-722-7888 (outside the Metropolitan Area). Telephones available for the hearing impaired (TDD):

787-753-9677 (Metropolitan Area in PR) or toll free 1-800-981-9666 (outside the Metropolitan Area). You may also write to us at the following address: Banco Popular de Puerto Rico, Customer Resolution Center (685), PO BOX 362708, SAN JUAN, PR 00936-2708.

You could, under certain circumstances, lose all the funds deposited on your Card. The fastest way to notify us and thereby reduce your possible losses is through a phone call.

If you notify the Bank within 2 business days after you become aware of the theft, loss, or possible unauthorized use of your Card, you will be responsible for a maximum of \$50.

If you **DO NOT** notify the Bank within 2 business days of becoming aware of the theft, loss, or possible unauthorized use of your Card, and the Bank can prove that it could have prevented the unauthorized use of your Card had it received your notification in time, you could lose up to \$500.

In addition, notify us immediately if your Card's transaction history reflects unauthorized transactions or transactions not made by you with the Acceso Directo Card. If you **DO NOT** notify us within 60 days of the date on which the transaction history was made available to you, and the Bank can prove that it could have prevented the unauthorized use of your Card if we had received your notification in time, you will not have the right to any reimbursement of the transfers or fund withdrawals made after that period has passed.

If a reasonable cause, such as hospitalization or prolonged travel, should prevent you from notifying us in time, we may extend the period for notifying us.

E. Disclosure to Third Parties of your Transactions and Personal Information

The Bank will only disclose information on the transfers you have made: (1) to verify the existence and condition of your Card to third parties, such as credit information bureaus or merchants; (2) to comply with orders issued by the courts or governmental agencies; (3) when necessary in order to complete or process a transfer; or (4) when you authorize us in writing to do so.

F. Banco Popular's Liability for Not Making Transfers

If the Bank does not process a transaction on time or correctly, it shall be liable for any damages or losses that may occur. However, in the following circumstances the Bank will not be liable: (1) if for any reason not attributable to the Bank you have insufficient funds in your Card to make the transfer or withdrawal; (2) if the Automatic Teller Machine where you make the transaction does not have enough cash; (3) if the transfer exceeds the amount available; (4) if the Automatic Teller Machine is not operating satisfactorily and you knew about the malfunction when the transfer began; (5) if you had not notified the Bank about the theft, loss, or possible unauthorized use of your Card; (6) if fortuitous circumstances such as a fire or flood prevents the transfer despite any reasonable precautions the Bank may have taken; (7) if the funds in the Card are subject to a legal proceeding, restriction, or garnishment that prevents the fund transfer.

G. Procedure Applicable to Resolution of Errors with Your Prepaid Acceso Directo Card

In case of errors or questions about your transaction history or the receipt issued by an ATM or POS terminal, call us at: 787-722-7219 (Mobiles and PR Metropolitan

Area) or toll free at 1-877-722-7888 (Outside PR Metropolitan Area). Telephone available for the hearing impaired (TDD): 787-753-9677 (Metropolitan Area) or toll free 1-800-981-9666 (Outside PR Metropolitan Area). 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 your claim within 60 days after the date you had electronic access to your history where the error appears, if the error can be seen in the electronic history, or the date on which we sent the FIRST transaction history where the error appears, whichever comes first. When you contact the Bank, you must provide:

- Your name and the *Acceso Directo* Payroll Card Number,
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- The date on which the alleged error occurred and the dollar amount.

If you make the claim by telephone, in order to safeguard your rights, you must confirm your claim or doubt in writing within 10 business days of original notification by phone.

We will determine whether an error occurred within 10 days and we will notify you of the results promptly.

If necessary, the Bank may take up to 45 days to investigate—if the transaction is via an Automatic Teller Machine—or 90 days if the transaction is at a POS (point of sale). In such cases, the Bank will, within 10 business days if the transaction is local or at a POS, provisionally credit to your Card the amount that you allege to have a right to because of the error. For new accounts, we may take 20 business days to credit the amount that you think is in error to your account. The Bank will notify you of the availability of the provisional credit within 2 business days of crediting the provisional amount to your Card so that you will be able to use that amount during the time the investigation is being completed.

If the Bank does not receive confirmation of the claim in writing within the 10-business-day period, it may not provisionally credit the amount of money in dispute to your Card.

The Bank will send you an explanation, in writing, within 3 business days following the date on which the Bank completes its investigation. You may request a copy of the documents used in the investigation from the Bank.

If you require additional information about our error resolution process, you may contact Telebanco Popular® at 787-722-7219 (cellphones and Metropolitan Area in PR) or toll free at 1-877-722-7888 (outside the Metropolitan Area). Telephones available for the hearing impaired (TDD): 787-753-9677 (Metropolitan Area in PR) or toll free 1-800-981-9666 (outside the Metropolitan Area); or you may visit www.popular.com.

FACTS	WHAT DOES POPULAR, INC. DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all the information that can be shared. 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: <ul style="list-style-type: none"> Social Security Number and Income Contact Information e.g., telephone number 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 non affiliates to market to you	Yes	We don't share
To limit our sharing	<ul style="list-style-type: none"> Mail the form below. Please note: If you are a new customer, we can begin sharing your information 45 days from the date we send 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 & Metro Area - PR) or toll-free 1-888-724-3659 (Non Metro Area - PR, U.S., and USVI) or go to www.popular.com/en/privacy
Who we are	
Who is providing this notice?	Popular, Inc. and its affiliates (see definition below).
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, secured files and buildings. Also, we limit access only to those employees who need it in order to provide products and services, or to comply with local and federal 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 purchase 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 non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	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 Auto, Popular Securities, Popular Insurance, eLoan, Inc., Popular Risk Services, Popular Insurance Agency USA, and Banco Popular North America, operating under the assumed name of Popular Bank.
Non Affiliated	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 non affiliates. As a result, they cannot market to you.
Joint Marketing	A formal agreement between non affiliated 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.



Mail-in Form NO ACTION IS REQUIRED if you previously chose to opt-out of sharing your information										
<p>If you have a joint account, your choice(s) will apply to everyone on your account, unless you mark below</p> <p><input type="checkbox"/> Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow you affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Apply my choice(s) only to me.</p>	<table border="1"> <tr> <td>Name</td> <td></td> <td rowspan="4"> Mail to: Popular, Inc. Attn. CMS (612) PO Box 362708, San Juan, PR 00936-2708 </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account Number</td> <td></td> </tr> </table>	Name		Mail to: Popular, Inc. Attn. CMS (612) PO Box 362708, San Juan, PR 00936-2708	Address		City, State, Zip		Account Number	
Name		Mail to: Popular, Inc. Attn. CMS (612) PO Box 362708, San Juan, PR 00936-2708								
Address										
City, State, Zip										
Account Number										



Other important information
<p>State laws</p> <p>You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.</p> <p>California Residents - Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated parties. We will limit sharing among our companies to the extent required by California Law.</p> <p>Vermont Residents - We do not share information we collect about you with non-affiliated third parties, except as permitted by Vermont law, such as to process your transactions or maintain your account with your consent. In addition, we will not share information about your creditworthiness with our affiliates, except with your authorization, but we may share information about our transactions or experience with you with our affiliates without your consent.</p> <p>Nevada Residents - Pursuant to Nevada law, if you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by calling 1-844-294-2576.</p> <p>You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson, Carson City, Nevada 89701; phone number 702-486-3132; http://ag.nv.gov/.</p> <p>Other applicable laws on the right to Privacy of information:</p> <p>The following laws are intended to guarantee the rights of people with respect to the collection and use of their personal data.</p> <p>General Data Protection Regulation (GDPR) – it is a legal framework that establishes guidelines for obtaining and processing the personal data of natural persons who are residents of the European Union (EU). The law directly impacts the storage, processing, access, transfer, and disclosure of personal data that we obtain about residents of the EU. Please refer to GDPR Consumer Privacy Rights Notice.</p> <p>California Consumer Privacy Act (CCPA) – the law was created to protect the privacy rights of information for consumers who are California residents. The law requires providing more information to consumers about what is being done with their personal information and giving them more control over how their information is shared. Please refer to the Privacy Rights Notice for California Residents.</p> <p>California Privacy Rights Act (CPRA) – enhances the California Consumer Privacy Act and enforces stricter protection of consumer privacy. Please refer to the Privacy Rights Notice for California Residents.</p>