

Addendum to Your Popular Account Disclosure and Personal Banking Disclosure and Agreement (PBDA)

Applicable to all your Popular Bank Deposit Accounts

Relating to: How we process your deposits and withdrawals and Account Posting Order

Effective December 4, 2021

Please refer to the text in **bold** for the specific upcoming changes to the current language in the Account Disclosure and PBDA.

HOW WE PROCESS YOUR DEPOSITS AND WITHDRAWALS

We process credits, debits and withdrawals in the following group order:

First: All deposits and credits to your account will post.

Second: The following items will post in the order in which each is authorized/received: wire transfer debits, Bill Pay transactions, withdrawals (excluding ATM Transactions), transfers between accounts, government debits, adjustments, returned deposits, and checks cashed in our Popular Bank branches.

Third: Everyday debit card purchases, and ATM transactions will post in the order in which each is authorized/received.

Fourth: Preauthorized ACH debits whether one-time or recurring will post in the order received by us. When multiple ACH debits are received, they are posted lowest to highest dollar amount.

Fifth: Checks are posted from smallest to largest dollar amount for each business day's transactions. Checks of the same dollar amount are posted in numerical order from lowest to highest check number. (Effective on 12/04/2021)

[Previous Text: Effective until 12/03/2021]

Fifth: Checks are posted in numerical order from lowest to highest check number. Checks presented without a number will post after the numbered checks and will post from lowest to highest dollar amount.]

Sixth: Most Fees post on the same day they are incurred, however, certain fees including Non-Sufficient Fund ("NSF") and Overdraft fees are posted on the Business Day after an NSF item for return or an overdraft occurs on an account.

We may choose our processing method in our sole discretion, regardless of whether additional fees may result.