



**IMPORTANT INFORMATION ABOUT YOUR
POPULAR CONSUMER DEPOSIT ACCOUNT
(Checking, Savings and Money Market)**

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

This notice explains our standard overdraft practices. An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but the bank pays it anyway. Currently, we can cover your overdraft in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, please ask us about these plans.

What are the standard overdraft practices that come with my account?

We **do authorize** and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments and/or recurring debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we **do not authorize** and pay an overdraft, your transaction will be declined.

What fees will be charged if Popular pays my overdraft?

Under our standard overdraft practices:

- We will charge you up to **\$34** each time that we pay an overdraft.
- Also, if your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$5 per day.
- We have a daily limit for charging up to five items. If you have more than five items overdraw your account in a single day, only the first five will be assessed a fee.
- We will not charge you a fee if your account is overdrawn by \$5 or less.

IMPORTANT: We will not authorize and pay overdrafts for the following type of transactions unless you ask us to:

- ATM and everyday debit card transactions

What if I want Popular to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want to opt-in for overdraft coverage for us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete this form and sign below. If we do not hear from you, we will not authorize and pay overdrafts on ATM and everyday debit card transactions.

- Call us at 1-888-610-5925
- Visit your local branch and one of our bankers will assist you
- Complete the section below and mail this form to: Popular OPT-IN Debit Card Coverage, P.O. Box 4906, Miami Lakes, Florida 33014

INSTRUCTIONS: Please sign, date, and print your full name and the account number(s) you want to opt in.

If you would like to change your preference in the future regarding consumer Debit Card/ATM Overdraft Coverage, please visit your nearest branch to request this change.

_____ Signature	_____ Customer Name	_____ Date
_____ Account number	_____ Account number	_____ Account number