



Your Guide to Saver Money Market Account

A high yielding personal money market account with limited check writing ability and automated teller machine (“ATM”) availability, that pays higher interest rates as your balance grows. You will enjoy unlimited free Popular Bank ATM access and in-branch withdrawals. A Saver Money Market account qualifies to receive a Popular Mastercard® Debit Card if you open a Popular checking account. Imaged checks are returned with your statement each month at no charge. Other account or service fees may apply as disclosed herein and in the “Schedule of Fees.”

ACCOUNT OPENING AND USAGE ³		
Minimum deposit needed to open account	\$10,000	Initial Deposit must be considered new money ¹ .
Monthly service fee	\$15	After the first statement cycle, there is a \$15 monthly service fee if the minimum daily balance falls below \$10,000. The minimum daily balance is determined at the end of each day after all debits and credits have been processed.
Interest Bearing	Yes	Interest compounded daily and credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
Early account closing charge	\$25	Applies if you close your account within the first 180 days from the account opening date.
Withdrawals at ATMs belonging to us	\$0	
Withdrawals or balance inquiries at ATMs belonging to other entities	\$2	Fee applies for every withdrawal or balance inquiry. The owner of any ATM may assess additional fees. This fee is waived for withdrawals or balance inquiries made using a Popular Mastercard Debit Card or ATM card at ATMs belonging to the Allpoint network of ATMs ⁴ . Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC.
Transaction Limitation	\$4,000	Daily card limit of \$1,010 for ATM cash withdrawals, \$3,000 for PIN purchases and \$3,000 for Non-PIN purchases. The total aggregate across these categories can not exceed \$4,000 per day.
Excessive transaction fee	\$15	\$15 for each additional check or debit exceeding the limit of 6 transactions per statement cycle. ⁵
Method of Compounding	Daily	We use the Daily Balance Method to calculate the interest on your accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the Business Day ⁶ we received credit for the deposit of non-cash items (for example, checks). Customers will earn interest paid but not interest accrued as of the account closing date. Interest Rate and Annual Percentage Yield is variable and subject to change without notice.
Statement Period	Quarterly	Savings accounts receive a quarterly statement. Whenever there is activity on any savings account type, you will receive a separate statement for that month. If you also have your checking account with us, you may receive a monthly statement by requesting that your savings account statement be combined with your checking statement.

Minimum balance to earn interest ²	3 Month Guaranteed Promotional Rate ²	Annual Percentage Yield (APY) ²
\$1- \$9,999	4.402%	4.50%
\$10,000 - \$24,999	4.402%	4.50%
\$25,000 - \$49,999	4.402%	4.50%
\$50,000 - \$99,999	4.402%	4.50%
\$100,000 - \$249,999	4.402%	4.50%
\$250,000 - \$499,999	4.402%	4.50%
\$500,000 - \$999,999	4.402%	4.50%
\$1,000,000 - \$999,999,999	4.402%	4.50%

STANDARD OVERDRAFT FEES	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.
Overdraft Fees	\$10 per item when an overdraft transaction is paid. There is no fee charged for returned overdraft transactions.
Maximum Number of Overdraft Fees per Business Day	A maximum of 3 fees per account will be charged on any Business Day.
Overdraft Fee when Account is overdrawn by \$50.00 or less	If a debit would overdraw the account and we choose to pay a debit against insufficient funds (effectively creating an overdraft) and the resulting overdraft is cumulatively \$50.00 or less, we will not charge you an overdraft fee.

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 based on our *Funds Availability Policy*

Second: The following debits 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 branches. If the debit is received without the time of the transaction, it will be posted per category after transactions with information on the time of the transaction.

Third: Everyday Debit Card purchases and ATM withdrawals, in order. In determining that order, everyday debit card purchases, and ATM withdrawals are sorted and will post based on the terminal date of the transaction which is the time when the transaction is performed.

Fourth: Pre-authorized ACH debits, whether one-time or recurring, will post in the order received by us. If multiple ACH debits are received during the same posting period, 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.

Sixth: Most fees post on the same day they are incurred; however, certain fees, including Overdraft fees are posted on the first business day after an overdraft occurs on an account.

For further details and information, refer to the Personal Banking Disclosure and Agreement.

When your funds will be available⁷

Same Business Day	Funds from electronic direct deposits to your account are available on the business day we receive your deposit.
Next Business Day Availability	Funds from US Treasury Checks, Wire Transfers, Checks drawn on Popular Bank, State Government Checks, Cashier's Certified and Teller's Checks, Federal Reserve Bank Checks, Popular Bank Checks, Federal Home Loan Bank Checks and US Postal Money Orders payable to you and deposited in person to one of our employees using Popular Bank's special deposit slip.
Second Business Day Availability	<p>If you do not make your deposit in person to one of our employees, funds from the following deposits will be available on the second Business Day after we receive the deposit:</p> <ul style="list-style-type: none"> • Cash. • State and local government checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. • Cashier's, Certified and Teller's checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. • Federal Reserve Bank checks, Federal Home Loan Bank checks, and US postal money orders, if these items are payable to you and, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. <p>For checks drawn on US financial institutions other than Popular Bank, the first \$225 of your deposit will be available on the next Business Day. The remainder of your deposit, if any, will be available on the second Business Day.</p>



ERROR RESOLUTION

If you think that your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, or if you have any other questions about your Electronic Transfers, call us at 1.800.377.0800 or write to us at:

Customer Care Center
P.O. Box 4906
Miami Lakes, FL 33014

as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or transfer that you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, then we may require that you send us your complaint or question in a written signed statement within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for foreign, point of sale, and new account transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty (20) business days for new account transactions) for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you call us, and we ask you to put your complaint or question in writing and if we do not receive it within ten (10) business days, then a provisional credit is not required. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three (3) business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Footnotes and additional information

Footnotes:

1. New money is defined as deposits not currently held with Popular Bank.
2. The Saver Money Market Account will receive a promotional interest rate (the "Guaranteed Promotional Rate") and APY which will be effective starting on the day the account is open and will remain in effect until the last business day of the 3rd month after the account opening date (the "Promotional Period"). For example, if you open your Saver Money Market Account on June 6, 2024, the Guaranteed Promotional Rate will be effective starting on June 6, 2024 (the day the account is open) and will remain in effect until September 30, 2024, (the last business day of the 3rd month after the account opening date). At the end of the Promotional Period, the Saver Money Market Account will be converted to the Optimum Money Market Account with a variable interest rate (the non-Guaranteed Promotional Rate) in effect at that time (the "Current Variable Interest Rate"). The Current Variable Interest Rate (non-Guaranteed Promotional Rate) reflected in the product disclosures for the Optimum Money Market Account, provided to you at the account opening date of your Saver Money Market Account, reflects a variable interest rate current as of that date, and is subject to change at the Bank's sole discretion without notice. Note, the rate you will receive on your Optimum Money Market Account will be determined as of the conversion date from your Saver Money Market Account and will be the current variable rate offered by the Bank as of the conversion date for the associated balance tier in your account. Rates and terms are applicable and accurate as of the date you opened your Saver Money Market Account and may vary and change at the bank's discretion. Fees may reduce earnings. In order to qualify for the Guaranteed Promotional Rate, you must: (1) open a new Saver Money Market Account, (2) deposit new money, and (3) comply with any other requirements under Account Opening and Usage listed above.
3. Please refer to the "Schedule of Fees" for other account or service fees that may apply.
4. Surcharge-free access to Allpoint ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard Debit Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. For a complete listing of Allpoint ATMs, please visit <http://www.popular.locatorsearch.com/default.aspx>.
5. For savings, you are permitted to make no more than six transfers and withdrawals or any combination thereof per statement cycle (of at least 4 weeks) by means of a preauthorized, automatic or telephonic transfer, withdrawal by check, draft, debit card or transfer or withdrawal by online bill pay. The limitation on transfers and withdrawals does not include transfers and withdrawals made at one of our ATMs, Popular Bank branch teller windows or by mail. These limitations are applied according to the date when the transaction is posted to the account and not the date when the check is written or the transfer is authorized.
6. For purposes of these disclosures, every day is a Business Day except Saturdays, Sundays and federal holidays.
7. For more details or information, refer to the Personal Banking Disclosure and Agreement. The Funds Availability Policy can be found in your Personal Banking Disclosure and Agreement.

Additional information

We reserve the right to change our service fees, charges, balance requirements, at any time. Popular Bank will notify you by mail of any changes as required by law. The products, pricing and rates contained herein are accurate and effective as of 10/01/2024 and shall supersede all other product and pricing disclosures dated prior to the instant disclosure herein. If you have any questions, please visit any of our Popular branches or call 1.800.377.0800.

The standard deposit insurance coverage limit is \$250,000 per depositor, per FDIC-insured bank, per ownership category. Copyright © 2024 Popular Bank. Member FDIC.



Your Guide to Optimum Money Market Account

A high yielding personal money market account with limited check writing ability and automated teller machine (“ATM”) availability, that pays higher interest rates as your balance grows. You will enjoy unlimited free Popular Bank ATM access and in-branch withdrawals. Imaged checks are returned with your statement each month at no charge. Other account or service fees may apply as disclosed herein and in the “Schedule of Fees.”

ACCOUNT OPENING AND USAGE ¹		
Minimum deposit needed to open account	\$10,000	
Monthly service fee	\$15	After the first statement cycle, there is a \$15 monthly service fee if the minimum daily balance falls below \$10,000. The minimum daily balance is determined at the end of each day after all debits and credits have been processed.
Interest Bearing	Yes	Interest compounded daily and credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
Early account closing charge	\$25	Applies if you close your account within the first 180 days from the account opening date.
Withdrawals at ATMs belonging to us	\$0	
Withdrawals or balance inquiries at ATMs belonging to other entities	\$1.50	Fee applies for every withdrawal or balance inquiry. The owner of any ATM may assess additional fees. This fee is waived for withdrawals or balance inquiries made using a Popular Mastercard Debit Card at ATMs belonging to the Allpoint network of ATMs ² .
Transaction Limitation	\$4,000	Daily card limit of \$1,010 for ATM cash withdrawals, \$3,000 for PIN purchases and \$3,000 for Non-PIN purchases. The total aggregate across these categories can not exceed \$4,000 per day.
Excessive transaction fee	\$15	\$15 for each additional check or debit exceeding the limit of 6 transactions per statement cycle. ³
Method of Compounding	Daily	We use the Daily Balance Method to calculate the interest on your accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the Business Day ⁴ we received credit for the deposit of non-cash items (for example, checks). Customers will earn interest paid but not interest accrued as of the account closing date. Interest Rate and Annual Percentage Yield is variable and subject to change without notice.
Statement Period	Quarterly	Savings accounts receive a quarterly statement, but could be monthly if (i) activity occurred within that prior month on the account, or (2) combined with a linked checking account that provides a monthly statement.
Minimum balance to earn interest	Interest rate	Annual Percentage Yield (APY)
\$0.01 - \$9,999.99	0.000%	0.00%
\$10,000 - \$24,999.99	2.225%	2.25%
\$25,000 - \$49,999.99	2.225%	2.25%
\$50,000 - \$99,999.99	2.225%	2.25%
\$100,000 - \$249,999.99	2.225%	2.25%
\$250,000 - \$499,999.99	2.225%	2.25%
\$500,000 - \$999,999.99	2.225%	2.25%
\$1,000,000 & over	2.225%	2.25%



STANDARD OVERDRAFT FEES	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.
Overdraft Fees	\$10.00 per item when an overdraft transaction is paid. There is no fee charged for returned overdraft transactions.
Maximum Number of Overdraft Fees per Business Day	A maximum of 3 fees per account will be charged on any Business Day.
Overdraft Fee when Account is overdrawn by \$50.00 or less	If a debit would overdraw the account and we choose to pay a debit against insufficient funds (effectively creating an overdraft) and the resulting overdraft is cumulatively \$50.00 or less, we will not charge you an overdraft fee.

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Next Business Day Availability	Funds from US Treasury Checks, Wire Transfers, Checks drawn on Popular Bank, State Government Checks, Cashier's Certified and Teller's Checks, Federal Reserve Bank Checks, Popular Bank Checks, Federal Home Loan Bank Checks and US Postal Money Orders payable to you and deposited in person to one of our employees using Popular Bank's special deposit slip.
Second Business Day Availability	<p>If you do not make your deposit in person to one of our employees, funds from the following deposits will be available on the second Business Day after we receive the deposit:</p> <ul style="list-style-type: none"> • Cash. • State and local government checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. • Cashier's, Certified and Teller's checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. • Federal Reserve Bank checks, Federal Home Loan Bank checks, and US postal money orders, if these items are payable to you and, if you do not use a special deposit slip that is available from the teller at the Popular Bank branch where you make the deposit. <p>For checks drawn on US financial institutions other than Popular Bank, the first \$225 of your deposit will be available on the next Business Day. The remainder of your deposit, if any, will be available on the second Business Day.</p>



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as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or transfer that you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
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We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for foreign, point of sale, and new account transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty (20) business days for new account transactions) for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you call us, and we ask you to put your complaint or question in a written signed statement and we do not receive it within ten (10) business days, then a provisional credit is not required. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three (3) business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Footnotes and additional information

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1. Please refer to the "Schedule of Fees" for other account or service fees that may apply.
2. Surcharge-free access to Allpoint ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard Debit Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. For a complete listing of Allpoint ATMs, please visit <http://www.popular.locatorsearch.com/default.aspx>.
3. For savings, you are permitted to make no more than six transfers and withdrawals or any combination thereof per statement cycle (of at least 4 weeks) by means of a preauthorized, automatic or telephonic transfer, withdrawal by check, draft, debit card or transfer or withdrawal by online bill pay. The limitation on transfers and withdrawals does not include transfers and withdrawals made at one of our ATMs, Popular Bank branch teller windows or by mail. These limitations are applied according to the date when the transaction is posted to the account and not the date when the check is written or the transfer is authorized.
4. For purposes of these disclosures, every day is a Business Day except Saturdays, Sundays and federal holidays.
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