Your Guide to Popular eVolve Student Account

ACCOUNT OPENING AND USAGE*		
For students between the ages of 13–18 years old at account opening with their parent or guardian as the primary account owner. Parent or guardian must be a Popular Bank customer with a Popular personal checking account as a primary customer. The account will convert to a Popular Everyday Checking account when the student turns 19.		
Minimum deposit needed to open account	$25	
Monthly service fee	$2	Monthly service fee can be avoided by 5 Bill Payments or 5 ACH[1] credits each monthly statement cycle.
Interest Bearing	No	
Early account closing charge	$25	Applies if you close your account within the first 180 days from the account opening date.
Withdrawals at ATMs[2] 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.[3] Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC.

CHECK RELATED FEES		
Checkbook order	Not applicable.	
Stop payment	$30	For each Stop Payment Order placed.

STANDARD OVERDRAFT FEES	
Overdraft Fees	Not Applicable. If there aren't sufficient funds available in your account to cover the transaction, it will be declined and no fees will be charged.
Maximum Number of Overdraft Fees per Business Day	Not Applicable.
Extended Overdraft Fee	Not Applicable.
Overdraft Fee when Account is overdrawn by $5.00 or less	Not Applicable.

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 B**ank** 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.

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

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

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WHEN YOUR FUNDS WILL BE AVAILABLE**	
Same Business Day[4] Availability	Funds from electronic direct deposits to your account are available on the day we receive your deposit.
Next Business Day Availability	Funds from U.S. 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 U.S. 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	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: • 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 For checks drawn on U.S. 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.[5]

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 signed affidavit 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 a signed affidavit 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

Footnotes:

1. Electronic funds transfer made through the National Automated Clearing House Association (NACHA).
2. Automated Teller Machine.
3. For a complete listing of Allpoint ATMs, please visit http://www.popular.locatorsearch.com/default.aspx.
4. For purposes of these disclosures, every day is a Business Day except Saturdays, Sundays and federal holidays.
5. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

*Please refer to the "Schedule of Fees" for other account or service fees that may apply.

**For more details or information, refer to the Personal Banking Disclosure and Agreement.

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Additional Information:

We reserve the right to change our service fees, charges, and 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 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 Bank 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 © 2023 Popular Bank. Member FDIC.

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