

Your Guide to Popular *Prestige* Checking

ACCOUNT OPENING AND USAGE*		
Minimum deposit needed to open account	\$25	
Monthly service fee	\$12	Monthly service fee can be avoided by maintaining \$2,000 in average monthly checking balance. Your average monthly checking balance is the sum of the daily account end of day balance, after all debits and credits have been processed, divided by the number of days within the statement cycle.
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 fee	\$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	\$0	Popular Bank will not charge a fee when you use an ATM that does not belong to Popular Bank or outside the Allpoint network. ² Popular Bank will refund up to \$15 per monthly statement cycle for fees assessed by other entities.
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 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.
Minimum balance to earn interest	Interest rate	Annual Percentage Yield (APY)
\$0.01 - \$999.00	._ %	._ %
\$1,000 - \$24,999.99	._ %	._ %
\$25,000 - \$49,999.99	._ %	._ %
\$50,000 - \$99,999.99	._ %	._ %
\$100,000+	._ %	._ %

CHECK RELATED FEES		
Checkbook order	Varies	\$0 - One standard order of checks per year Non-standard order will vary in price and shipping cost
Stop payment/Incoming wire fee	\$0	

STANDARD OVERDRAFT FEE	
	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	\$34.00 per item when an overdraft transaction is paid. There is no fee charged for returned overdraft transactions. Popular Bank will refund two overdraft fees per monthly billing cycle.
Maximum Number of Overdraft Fees per Business Day	A maximum of 3 fees per account will be charged on any Business Day. ³
Overdraft Fee when Account is overdrawn by \$50.00 or less	\$0 will be charged at the end of the Business Day when your account is overdrawn by \$50.00 or less.

OVERDRAFT COVERAGE FOR DEBIT/ATM CARDHOLDERS	
Option 1: For cardholders that have NOT “opted-in” to Debit Card/ATM Overdraft coverage for everyday debit card purchases and ATM transactions.	No fees apply. Transactions will be declined and no fee will be charged. Excludes pre-authorized ACH debit/auto debit transactions, where standard overdraft fees apply.
Option 2: For cardholders that have “opted in” to Debit Card/ATM Overdraft coverage for everyday debit card purchases and ATM transactions	You authorize us to pay ATM transactions and / or purchases with Debit Cards. We reserve the right to pay the transaction. A fee of \$34 will be assessed per overdraft transaction if we decide to pay the transaction at an ATM or a payment with your Debit Card against insufficient or non-available funds. This fee applies only if you authorize the service.

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), and 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.

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.

WHEN YOUR FUNDS WILL BE AVAILABLE**

Same Business Day³ Availability	Funds from electronic direct deposits to your account are available on the 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.⁴</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
PO 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. Automated Teller Machine.
2. For a complete listing of Allpoint ATMs, please visit <http://www.popular.locatorsearch.com/default.aspx>.
3. For purposes of these disclosures, every day is a Business Day except Saturdays, Sundays, and federal holidays.
4. 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.

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.

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