

Get the Rewards You Deserve with Popular Palladium Checking.

Experience a Better Way to Bank with Palladium Checking

Palladium Checking is our most exclusive checking account and a signature feature of Popular Private Client. From providing the best in banking amenities, to achieving your long-term goals, Palladium Checking is designed to benefit you and your unique financial priorities.

To qualify¹, you must either have:

- Combined average monthly balances of \$500,000 or more on eligible accounts¹ and/or Popular Investments²; or
- Combined average monthly balances of \$250,000 or more on eligible accounts¹ and/or Popular Investments², as well as an initial loan amount of at least \$1,000,000

Benefits:

- Our highest published money market rates
- World Debit MasterCard^{®3}
- Higher daily purchase and cash withdrawal limits
- Purchase Assurance
- MasterCard[®] ID Theft Protection
- Access to the MasterCard[®] Airport Concierge
- Dedicated loan processing

Interest rate benefits:

- Increase of .25% APY on applicable linked renewal CD accounts⁴
- Discount of .25% APR on applicable lines of credit⁵
- Discount of .25% APR on applicable Popular mortgage loans⁶

Monthly Rebates:

- All non-Popular U.S. ATM fees
- All non-Popular Foreign ATM fees
- All incoming wire transfer fees
- All stop payment fees
- All overdraft protection fees
- All cashier check fees
- All money order fees
- All Private Client branded check order fees

Plus, enjoy exclusive features and solutions as a Popular Private Client

- Dedicated Private Banker, who provides priority service, acts as your liaison and moves swiftly and strategically as your needs evolve
- Our highest published rates for money market accounts and certificates of deposit
- Invitations to exclusive events and offers
- Access to Private Banking lounges at select branches
- Attentive service in branches, allowing you to gain immediate personal assistance

Find out more/Learn more: popularprivateclient.com

See back for details.

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1. Initial deposit requirement to open a Popular Palladium Checking Account is \$200. Please refer to the disclosure “Your Guide to Popular Palladium Checking” for account details and requirements. Popular Bank is a Member FDIC institution. All deposits with Popular Bank are insured by the FDIC up to the applicable maximum amount allowed by law for each deposit ownership category. All balances for Popular Bank deposits would be combined for purposes of determining FDIC coverage. For more information, please refer to: www.fdic.gov.
2. Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Popular Investments is a unit of Popular Bank. Infinex and Popular Bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. If applicable, please request a prospectus and read it carefully before investing.
3. Certain conditions, limitations, exclusions apply. For more information, please refer to the Mastercard® Guide to Benefits for the World Debit Mastercard®.
4. The interest rate increase does not apply to promotional CDs. A penalty may be imposed for early withdrawal.
5. Balances that are subject to a variable rate are eligible for applicable rate discount. Any balance that is subject to a fixed rate is not eligible for a rate discount. Equity Advantage Line of Credit rate discount will be provided while you have and maintain the Popular Palladium Checking requirements. All lines of credit, loans and mortgages are subject to underwriting guidelines and credit review and approval. Rates, terms and conditions may vary by state and are subject to change without notice.
6. Please refer to the applicable disclosures for further account details and the Palladium Rewards Terms and Conditions. All lines of credit, loans and mortgages are subject to credit approval. Terms and conditions apply. The mortgage interest rate discount will be provided while you have and maintain the Popular Palladium Checking requirements. All lines of credit, loans and mortgages are subject to underwriting guidelines and credit review and approval. Rates, terms and conditions may vary by state and are subject to change without notice.

