



## Small Business and Healthcare Schedule of Fees

This Schedule of Fees describes the fees for products and services that are included in the Small Business and Healthcare packages. Additional fees may apply for any additional products or services enrolled. Consult your Banker or Treasury Sales Officer for details.

### Popular Primary Business

Best for businesses that make up to \$250,000 in annual revenue, require up to three business accounts and benefit from basic payable and receivable solutions.

- Monthly charge (Up to 3 accounts) .....\$15
- Qualified deposit balance (\$5,000 in Average Daily Balance per statement period) can be used to waive package fees.

### Popular Preferred Business

Designed for businesses that make up to \$1,000,000 in annual revenue, require up to 10 business accounts and benefit from efficient, electronic payable and receivable solutions.

- Monthly charge (Up to 10 accounts) .....\$30
- Qualified deposit balance (\$20,000 in Average Daily Balance per statement period) can be used to waive package fees.
- If the client opens a Commercial Credit Card<sup>1</sup> and maintains this business relationship, annual fees for the Commercial Credit Card will be waived.

### Popular Platinum Business

Tailored for businesses that make up to \$10 million in annual revenue, require up to 15 business accounts and benefit from comprehensive payable and receivable solutions.

- Monthly charge (Up to 15 accounts).....\$55
- Qualified deposit balance (\$50,000 in Average Daily Balance per statement period) can be used to waive package fees.
- If the client opens a Commercial Credit Card<sup>1</sup> and maintains this business relationship, annual fees for the Commercial Credit Card will be waived.

### Popular Healthcare

Geared for healthcare-related businesses that make up to \$5 million in annual revenue, require up to 25 business accounts and benefit from digital cash management capabilities.

- Monthly charge (Up to 25 accounts).....\$85

### All Packages

- Multiple Entity Single Sign-on..... Included
- Real Time Internal Transfers ..... Included
- Bill Pay with Rich Remittance..... Included
- Transaction History for 18 Months ..... Included
- Deposit Ticket and Deposit Items Images ..... Included
- E-Statements<sup>2</sup>..... Included
- Delegate/Manage User Access and Rights ..... Included
- Download to QuickBooks® - Web Connect ..... Included
- Alerts and Reminders..... Included
- Popular Mastercard® Business Debit Card ..... Included
- ATM withdrawals at all Popular and Allpoint® ATMs with the Popular Mastercard® Business Debit Card ..... Free, Unlimited<sup>3</sup>
- ATM withdrawal or inquiry at ATM locations other than Popular Bank and designated Allpoint® ATMs<sup>4</sup> ..... \$2 for Each
- Proof of Payment (check photocopy requests)..... \$7 Per Copy
- Online Stop Payments..... \$30 Per Stop Payment

Bank fees for prior month's billable activity will be debited from the primary billing account within 12 to 15 business days of the current month. **1.** Subject to credit approval. **2.** Electronic statements will be available through Business Online Banking. Paper statement delivery options are available subject to additional fees. See next page for details. **3.** Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Business Debit Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. **4.** Applies to Popular Healthcare only.



	Popular Primary Business	Popular Preferred Business	Popular Platinum Business	Popular Healthcare
<b>Base Account</b>	Popular Primary Checking	Popular Preferred Checking	Popular Platinum Checking	Simple Business Checking
<b>Package Fees</b>				
<b>Monthly Minimum Package Fee</b>	\$15	\$30	\$55	\$85
<b>Fee Offset (Package Fees Only)</b>				
<b>Compensating Deposit Balance to Offset Monthly Package Fees<sup>1</sup></b>	\$5,000 <sup>2</sup>	\$20,000 <sup>2</sup>	\$50,000 <sup>2</sup>	Not Applicable
<b>Monthly Business Online Banking Maintenance Fees</b>				
<b>ACH Basic Module</b>	Add-on: \$10	Included	Included	Included
<b>ACH Plus Module</b> (requires ACH Basic)	Add-on: \$15	Included	Included	Included
<b>ACH Positive Pay Module</b>	Add-on: \$15	Included	Included	Add-on: \$15
<b>Check Positive Pay Module</b>	Included	Included	Included	Included
<b>Reverse Positive Pay</b>	\$12	\$12	\$12	\$12
<b>Wire Basic Module</b>	Add-on: \$10	Included	Included	Included
<b>Wire Plus Module</b> (requires Wire Basic)	Add-on: \$15	Included	Included	Included
<b>Business Loan Module</b>	Add-on: \$10	Included	Included	Included
<b>Return Deposited Items (RDI)</b>	Not Applicable	Add-on: \$25	Add-on: \$25	Add-on: \$25
<b>Premium Reporting</b> Define Your Own Reports, Save Favorites, Download in BAI2 format, Cash Position	Add-on: \$25 per month	Add-on: \$25 per month	Included	Included
<b>Deposit Transaction Fees<sup>3</sup></b>				
<b>Number of Deposit Items Included</b>	100 <sup>4</sup>	250 <sup>5</sup>	400 <sup>5</sup>	400 <sup>6</sup>
<b>Deposit Fee</b> Above Included Deposit Items	\$0.75	\$0.50	\$0.50	\$0.50
<b>Deposited Items Returned</b>	\$10.00	\$10.00	\$10.00	\$10.00
<b>Cash Deposits Allowance</b>	\$5,000	\$10,000	\$25,000	Not Applicable
<b>Per \$100.00 Cash Deposit Fee</b> After Allowance	\$0.35	\$0.30	\$0.25	Not Applicable
<b>Cash Management Transaction Fees</b>				
<b>ACH Originated Debit/Credit<sup>7,8</sup></b>	\$1.75 <sup>9</sup>	\$1.75	\$1.50	\$1.50
<b>ACH Debit/Credit Received</b>	\$0.00 <sup>9</sup>	\$0.00	\$0.00	\$0.18
<b>ACH Positive Pay Exception Display</b>	\$0 <sup>9</sup>	Included	Included	\$0 <sup>9</sup>
<b>ACH Positive Pay Exception Payments</b>	\$5.50 <sup>9</sup>	\$5.50	\$4.50	\$4.50 <sup>9</sup>
<b>ACH Positive Pay Exception Return</b>	\$5.50 <sup>9</sup>	\$5.50	\$4.50	\$4.50 <sup>9</sup>
<b>ACH File/Batch Adjustment</b>	\$100.00	\$100.00	\$100.00	\$100.00
<b>ACH Notification of Change</b>	\$2.00	\$2.00	\$2.00	\$2.00
<b>ACH Transaction Reversal/Recall Request</b>	\$20.00	\$20.00	\$20.00	\$20.00
<b>ACH Total Correction Count</b>	\$5.00	\$5.00	\$5.00	\$5.00
<b>ACH Total Return Count</b>	\$4.00	\$4.00	\$4.00	\$4.00
<b>Same Day ACH Premium Charge</b>	\$1.00	\$1.00	\$1.00	\$1.00
<b>ACH Positive Pay: Per Payment Rule Added</b>	\$0.50	\$0.50	\$0.50	\$0.50
<b>Check Positive Pay Exception Display</b>	Included	Included	Included	Included
<b>Check Positive Pay Exception Payments<sup>10</sup></b>	\$5.50	\$5.50	\$4.50	\$4.50
<b>Check Positive Pay Exception Return<sup>11</sup></b>	\$5.50	\$5.50	\$4.50	\$4.50
<b>Reverse Positive Pay Transactions</b>	\$0.45	\$0.45	\$0.45	\$0.45
<b>Business Online Banking Wire – Domestic<sup>8</sup></b>	\$20 <sup>9</sup>	\$20	\$15	\$25
<b>Business Online Banking Wire – International<sup>8</sup></b>	\$30 <sup>9</sup>	\$30	\$25	\$40
<b>Branch Wire – Domestic</b>	\$65	\$65	\$65	\$65
<b>Branch Wire – International</b>	\$85	\$85	\$85	\$85
<b>Incoming Wire</b>	\$15	\$15	\$15	\$15
<b>Image Remote Deposit Per Check</b>	\$0.00	\$0.00	\$0.00	\$0.15
<b>Remote Deposit Per Item – Mobile</b>	\$0.00	\$0.00	\$0.00	\$0.10

Disclosures on page 3.



	<b>Popular Primary Business</b>	<b>Popular Preferred Business</b>	<b>Popular Platinum Business</b>	<b>Popular Healthcare</b>
<b>Base Account</b>	Popular Primary Checking	Popular Preferred Checking	Popular Platinum Checking	Simple Business Checking
<b>Package Components</b>				
<b>Deposit Accounts Included in Package<sup>12</sup></b>	3	10	15	25
<b>Additional Accounts Over Package Threshold</b>	\$30 per account	\$20 per account	\$15 per account	\$10 per account
<b>Multi-Factor Authentication / Out-of-Band Authentication</b>	Add-on: \$0	Included	Included	Included
<b>Image Remote Deposit<sup>7,13</sup></b>	Add-on: \$40 per month	Add-on: \$40 per month	Add-on: \$40 per month	Included
<b>Paper Statements</b>	\$0 per month	\$0 per month	\$0 per month	\$0 per month
<b>Other Benefits</b>	Not Applicable	Annual Fee Waived on Commercial Credit Card	Annual Fee Waived on Commercial Credit Card	Not Applicable

1. Transaction fees not eligible for fee offset.
2. Your average daily 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. The amount is an aggregate for all accounts included in the package. The monthly fee will be assessed if the average daily balance is not maintained.
3. Deposit transaction fees and Cash Management transaction fees are independent of each other.
4. Deposit items include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets across all accounts \$0.75 fee per item for each additional item.
5. Deposit items include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets across all accounts \$0.50 fee per item for each additional item.
6. 200 check deposits plus 200 items including, but not limited to, checks paid, account transfers, debit card transactions and deposit tickets across all accounts \$0.50 fee per item for each additional item.
7. Subject to credit approval.
8. Requires Multi-Factor Authentication/Out-of-Band Authentication.
9. Capability is not included in the package; it is an add-on module. See Monthly Business Online Banking Maintenance Fees section for module fees.
10. Includes Payee Positive Pay Payments.
11. Includes Payee Positive Pay Returns.
12. Cash Concentration is included in the Preferred and Platinum Package.
13. Includes one base scanner. Scanner must be returned to Popular Bank within seven (7) days after service termination; otherwise, client account will be debited for the cost of the scanner. Scanner model may vary. All check and deposit item fees will be billed and processed according to respective business checking account maintenance schedule. Other restrictions may apply.