

Business Banking Products and Services



Welcome to Popular Bank

Manage your money and build your business with our wide selection of commercial banking, investment, and financial planning services. Let us make banking easy, so you can focus on the work that matters to you.

Let’s Get Started

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Manage Your Money: Packaged Business Solutions

Move Your Business Forward

Every business travels on its own unique path to reaching goals and achieving success. From launch to growth to maturity, no two journeys are exactly alike.

At one stage, you may find yourself with modest revenue and basic accounting needs, but later, greater revenue and increasing operational demands.

Because different needs require different solutions at just the right time, we've designed all-in-one packaged solutions to meet you where you are and where you want to go.

Whether you're a small, medium-sized or large business, you'll find a business package that's right for you.



Popular Primary, Popular Preferred and Popular Platinum Business Packages

Our individual packages combine familiar tools and services like online account management, mobile banking and business checking into all-in-one solutions, giving you more convenience and clarity over your day-to-day operational needs.

■ Popular Primary Business Package

Ideal for businesses with modest revenue, our Primary package includes basic solutions that address daily needs.

■ Popular Preferred Business Package

Designed for businesses with higher revenue, our Preferred package offers access to efficient, more specific solutions that accommodate evolving priorities.

■ Popular Platinum Business Package

Customized for businesses with next-level growth and high-volume processing, our Platinum package features comprehensive solutions that meet operational demands.

Learn more about our packaged business solutions on pages 4-6. For detailed pricing, please speak to a banker or Treasury Sales Officer.

Specialty Solutions in Focus

Our banking solutions for professional services address the operational challenges unique to law or accounting firms, real estate developers and other commercial businesses.

Find an industry solution that's tailored to your wide-ranging needs.

Popular Healthcare Business Package

Our healthcare package is 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.

Visit our [Industry Solutions page](#) to read more about our solutions and services for your healthcare business.

Lawyer Account

Receive IOLTA/IOLA balance details consolidated into a single bank statement. Interest earned is reported and remitted monthly to the State Interest on Lawyer's Trust Accounts.

Landlord Escrow Account

Manage the security deposits of your tenants with a single, itemized, easy-to-read bank statement.

Commercial Checking Account

Our commercial checking account is customized to meet the high-volume, high-balance demands of commercial businesses. Receive an earnings credit for balances to offset or eliminate account fees. For new and existing account holders, earn competitive rate discounts on Popular Bank commercial loans for your business. No minimum monthly balance required.

Manage Your Money: Packaged Business Solutions



Popular Primary Business Package

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.

- Low monthly service fee of \$15 that can be avoided by maintaining \$5,000 in average checking balances¹
- Up to three accounts included
- Cash deposit allowance of \$5,000 per statement²
- 100 items at no cost per statement³
- Convenience of Business Online Banking, Mobile Banking Application,⁴ Transaction History for 18 months, Deposit Ticket and Deposit Items Images and more
- Real Time Transfers between accounts, Bill Payment with rich remittance details, Wire Transfers via Branch, and Mobile Check Deposit⁴ for conveniently managing basic payments and receivables
- Image Remote Deposit available for an additional fee⁵

1. 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. **2.** \$0.35 fee per \$100 of coin/currency deposited over \$5,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 100 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.75 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our [Funds Availability Policy](#) and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** \$40 per month, subject to credit approval.

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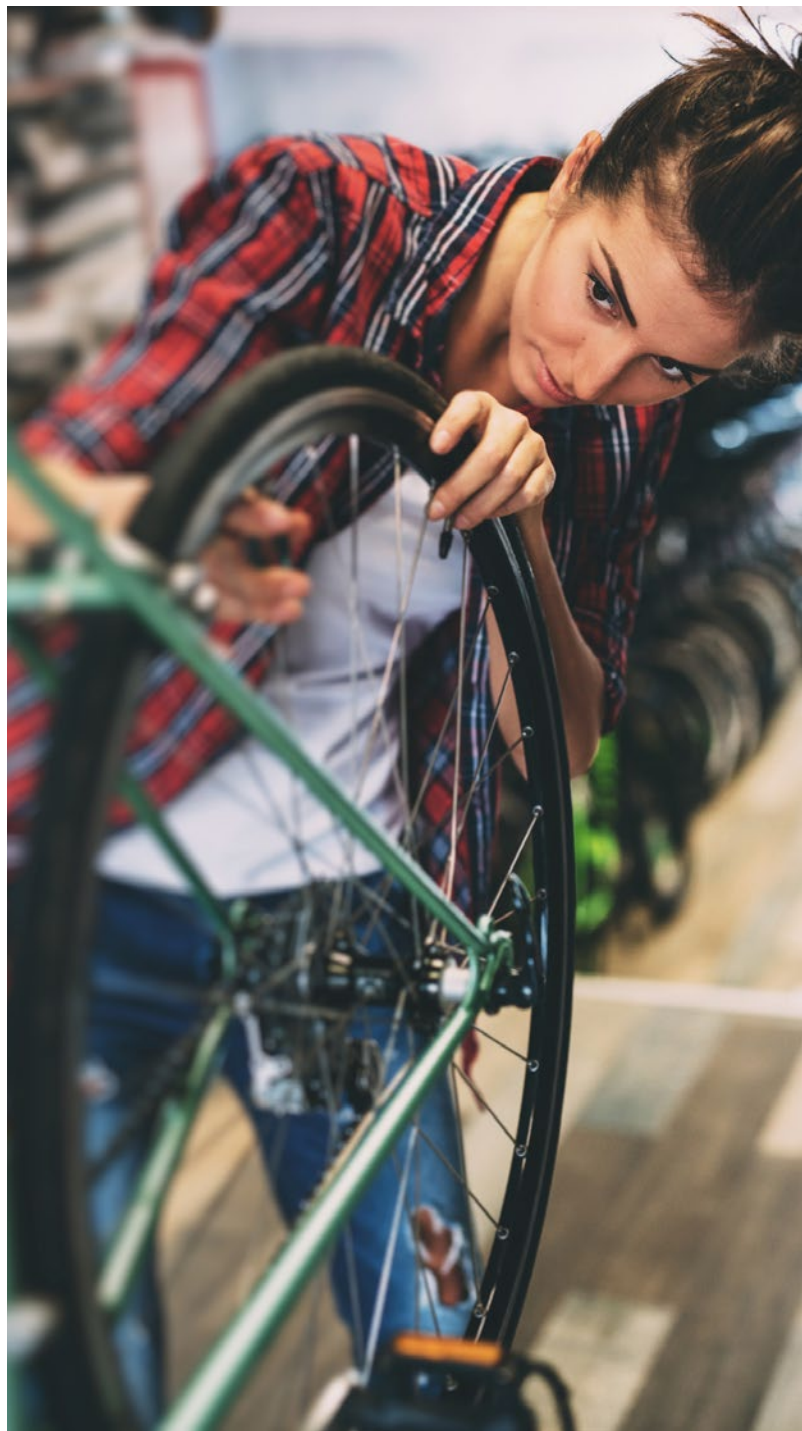
Manage Your Money: Packaged Business Solutions



Popular Preferred Business Package

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

- Monthly service fee of \$30 that can be avoided by maintaining \$20,000 in average checking balances¹
- Up to 10 accounts included
- Cash deposit allowance of \$10,000 per statement²
- 250 items at no cost per statement³
- Convenience of Business Online Banking, Mobile Banking Application,⁴ Business Loan Module, Transaction History for 18 months, Deposit Ticket and Deposit Items Images and more
- Real Time Transfers between accounts, Bill Payment with rich remittance details, Wire Transfers via Branch and Business Online Banking, and Mobile Check Deposit⁴ for conveniently managing payments and receivables
- Multi-Factor Authentication, Positive Pay (ACH and Check) for Fraud Mitigation and more
- Image Remote Deposit available for an additional fee⁵
- No annual fee on Popular Commercial Credit Card



1. 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. **2.** \$0.30 fee per \$100 of coin/currency deposited over \$10,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 250 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.50 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our [Funds Availability Policy](#) and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** \$40 per month, subject to credit approval.

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Manage Your Money: Packaged Business Solutions



Popular Platinum Business Package

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 service fee of \$55 that can be avoided by maintaining \$50,000 in average checking balances¹
- Up to 15 accounts included
- Cash deposit allowance of \$25,000 per statement²
- 400 items at no cost per statement³
- Convenience of Business Online Banking with access to Multi-Factor Authentication, Premium Reporting, Mobile Banking Application,⁴ Business Loan Module, Transaction History for 18 months, Deposit Ticket and Deposit Items Images and more
- Real Time Transfers between accounts, Bill Payment with rich remittance details and Mobile Check Deposit⁴ for conveniently managing payments and receivables
- ACH Direct Deposit of Payroll and Vendor Payments, Wire Transfers via Branch and Business Online Banking, Positive Pay (ACH and Check) for Fraud Mitigation, ACH Collections⁵ and more
- Image Remote Deposit available for an additional fee⁵
- No annual fee on Popular Commercial Credit Card

1. 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. **2.** \$0.25 fee per \$100 of coin/currency deposited over \$25,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 400 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.50 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our [Funds Availability Policy](#) and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** \$40 per month, subject to credit approval.

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Manage Your Money: Business Online Banking

Self-Service through a Versatile Online Platform

Access to a real-time snapshot of your day-to-day financial activities plays an important role in ensuring the health and long-term success of your business.

Business Online Banking lets you get down to basics with enhanced security and ease. Find the digital solutions and self-service capabilities you need to manage the information that matters most to your business.



Account Management

Manage your different Popular Bank business accounts from one easy login platform.



Transaction History and Balance Inquiry

Check your latest balance and access up to 18 months of account transaction history.



Business Bill Pay

Make a timely payment to a vendor or payee in a few simple steps.



Alerts and Reminders

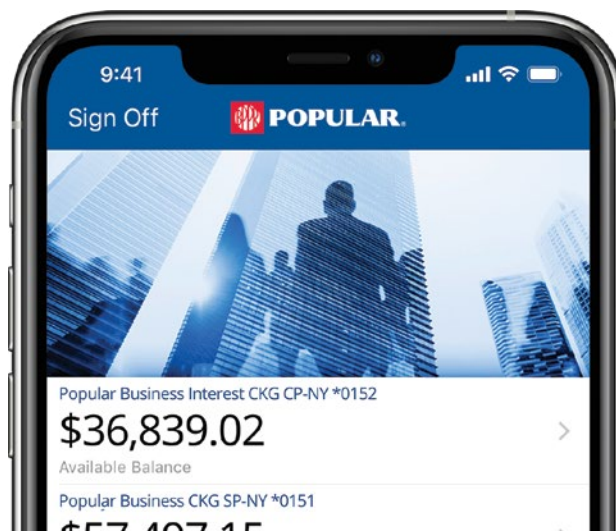
Set and receive important notifications on your transactions and activities.

Bank on the Go with a Few Taps on Your Mobile Device

With the Popular Business Mobile app, you can bank from anywhere you do business.

A convenient and flexible tool for Business Online Banking customers, the Popular Business Mobile app lets you search recent transactions, transfer funds between your Popular Bank accounts or make a Mobile Check Deposit.¹

To learn more, or to download the app, visit our [Popular Business Mobile page](#).



Maximize Cybersecurity, Mitigate Fraud

Take advantage of our complimentary tools and services in Business Online Banking to help maximize cybersecurity for your business.

- Multi-Factor Authentication (Out-of-Band Authentication)
- Role-specific entitlements to only give users access to capabilities they need
- Separation of duties and approvals
- User level limits for financial transactions
- ACH Positive Pay and Check Positive Pay to help guard against payment fraud

To learn more about how our fraud prevention services can help mitigate business fraud risk, please contact a banker or Treasury Sales Officer.

¹ Deposits received after 8:00pm Eastern Time on weekdays or at any time on holidays or weekends will be processed the following business day. Deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Standard mobile carrier charges and fees apply. Please refer to our Cash Management Master Agreement, [Funds Availability Policy](#), and other applicable account terms and conditions for additional details.

Manage Your Money: Mobile Check Deposit

Deposit Checks on the Go

Maximize the convenience of Business Mobile Banking with the ability to deposit checks using your smartphone. Mobile Check Deposit is a secure and efficient method to handle check deposits when not at your office.

- Mobile Check Deposit is fully integrated to our Business Mobile Banking application.
- If you have multiple users with access to Business Mobile Banking, the Business Online Banking system administrator has the ability to enable Mobile Check Deposit at the user level and the account level.

Remember, Mobile Check Deposit is easy, convenient, and always available.¹

Use your smartphone to make deposits.

Stop rushing to the bank or to your office. Let Mobile Check Deposit help you maintain effective cash flow.

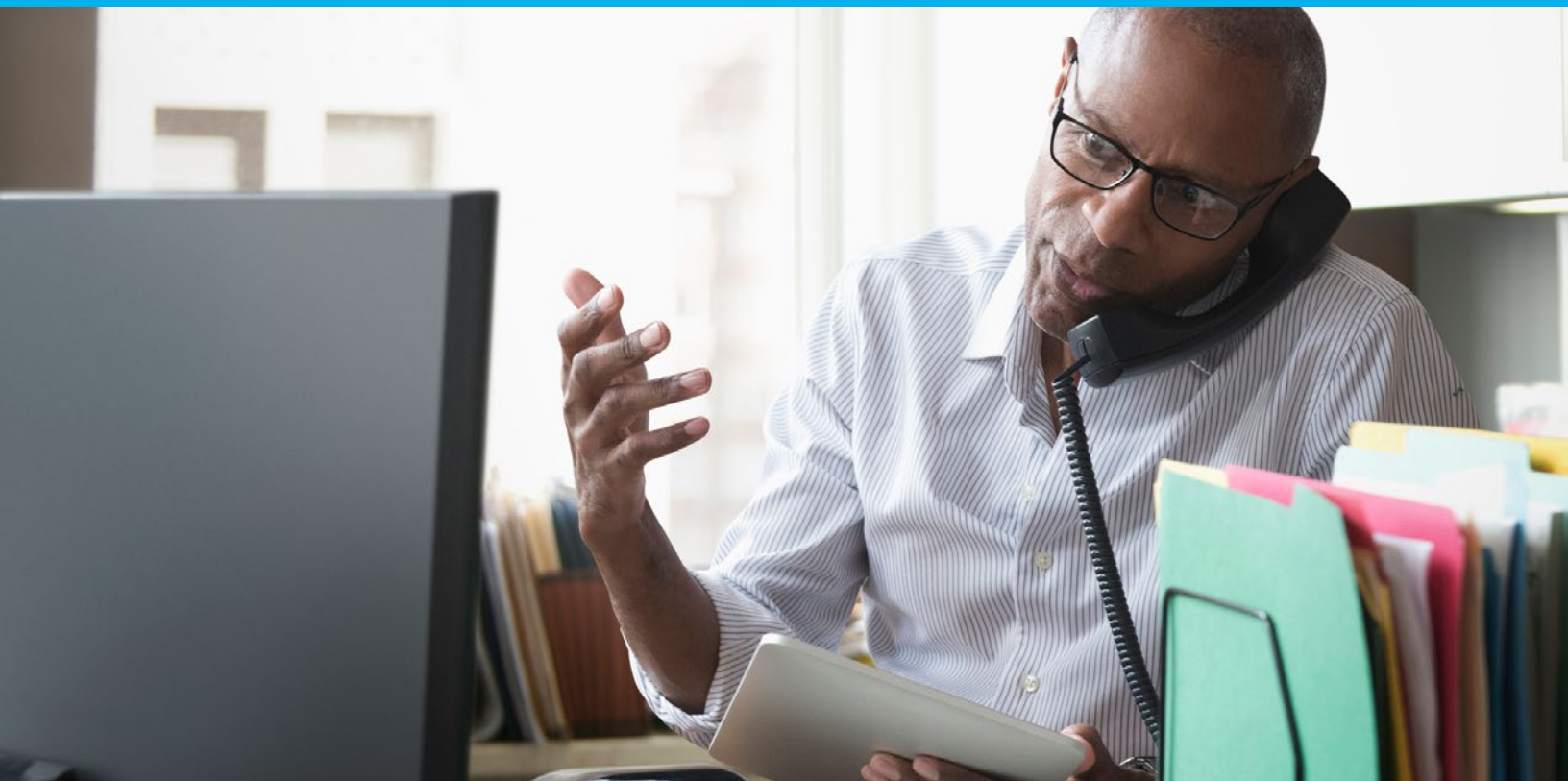


¹. Deposits received after 8:00pm Eastern Time on weekdays or at any time on holidays or weekends will be processed the following business day. Deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Standard mobile carrier charges and fees apply. Please refer to our Cash Management Master Agreement, [Funds Availability Policy](#), and other applicable account terms and conditions for additional details.

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Manage Your Money: Image Remote Deposit



Make Deposits at Your Desk

Our Image Remote Deposit service lets you deposit large volumes of checks at your business, delivering check images electronically over a secure Internet connection.¹

- **Convenience and added efficiency.** Checks are deposited right from your office — no branch visit needed.²
- **Reduced expenses.** No more couriers delivering deposits. All your deposits can be made to one Popular Bank account regardless of your location, reducing the need to maintain multiple bank accounts for geographically dispersed locations. Plus a desktop scanner is included as part of the service.³
- **Electronic access.** Images can be searched, retrieved, saved and printed. Detailed reporting is available for current and past deposit data, and can be exported for data analysis.

How Image Remote Deposit Works

- 1) Scan.** Popular Bank equips your business with the necessary technology — a small, tabletop check scanner and complimentary software. Using the scanner connected to your PC, deposit tickets and checks are captured electronically. You can even scan multiple checks at the same time.
- 2) Process.** Simple screens guide you through the preparation and scanning of electronic deposit batches.
- 3) Send.** When ready, you approve the transmission to the bank. The bank then receives the electronic deposit file and posts it to your account, processing the images instead of the original paper items.
- 4) Verify.** An email verification is sent to you, automatically confirming receipt of the deposit.

1. Subject to bank approval. **2.** Deposits received after 9:00pm Eastern Time on weekdays or at any time on holidays or weekend days will be processed the following business day. Deposits are subject to verification. Please refer to our [Funds Availability Policy](#) and Schedule of Fees for more details. **3.** 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.

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Manage Your Money: Merchant Services

Strengthen Connections with Your Customers

Many businesses are looking for ways to increase sales, deepen customer relationships and drive repeat business. We have partnered with Clover, a global leader in payments processing to provide a variety of business solutions that can be tailored to your business needs.

We provide merchants with value-added services and business tools that help make it easier to run your business.



Concierge-Level Service and Support

- Always on, 24/7/365 support for your device, merchant account and/or Apps
- Access to Next Business Day hardware replacement services to get you back up and running quickly¹

Multiple Layers of Security

- Multi-layer security that helps guard your account
- Fraud protection up to \$100,000²

Comprehensive Business Insights

Monthly statements with personalized business insights help you make more informed business decisions (For example: Sales trends, customer reviews and ratings, and local events).

Simplified Pricing

Select from many competitive pricing options, including the popular flat-rate pricing. There are also equipment bundles that provide for an overall easy-to-understand statement.

Suite of Customizable POS Systems

- Choose from a variety of Clover hardware Point-of-Sale (POS) systems that can double as a business management system.
- Clover delivers a complete, all-in-one solution for running your business that empowers you to personalize your customer experiences.

Dedicated Team of Engagement Liaisons

- Industry specialists that help you take advantage of your merchant benefits
- Proactive onboarding support first 90 days
- Periodic business consultation

Business-Building Tools and Resources

Educational content is available to help you streamline operations as well as manage and grow your business.

Manage Cash Flow

Get fast access to cash. Multiple solutions available to make it easier for you to manage cash flow.

Speak to a banker or visit popularbank.com/business/merchant-services and select **Get started**.

¹. Next Business Day availability only applies to replacement orders received prior to 5:00pm ET. ². Requires Clover Security Plus. Terms, conditions and additional fees may apply. • Merchant Services is provided by First Data Merchant Services LLC dba Clover Business Solutions, a third party commercial vendor. Popular Bank is not an affiliate of Clover Business Solutions and does not provide, warrant or guaranty their products or services.

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Manage Your Money: Payroll Services

Integrated Payroll, HR and Benefits Solutions

Help relieve the everyday pressure of running your business by outsourcing your payroll and HR functions to Paychex. Their intuitive, easy-to-use solutions can simplify your day and provide support when you need it — freeing you to focus on what you do best.

- **Run payroll your way.** Do it yourself or have dedicated payroll specialist assistance; either way, Paychex can help payroll run smoothly every pay period.
- **Stay compliant.** Rely on Paychex professionals who monitor employment and tax regulatory developments to help keep you up to date with ever-changing laws and regulations.
- **Attract and retain top talent.** Standardize and streamline your recruiting and hiring process, and offer competitive benefits.
- **Simplify your routine.** Take advantage of Paychex's paperless onboarding, new-hire reporting, online time and attendance system, and more. Employees can simply log on to view check stubs and W-2s.
- **Get your systems connected.** The new Paychex app in the Clover App Market is next level, integrating Paychex Flex® — an all-in-one HR solution — with the Clover platform to provide you with more flexibility to control costs, manage staffing, and create other efficiencies.

Paychex Flex® – A Single, Scalable Solution for Your Employment Needs

Wherever your business is going, Paychex has just the right combination of innovative business solutions and expert support to help it get there.

- Time and attendance
- Payroll services
- HR services
- Recruiting and applicant tracking
- Hiring and onboarding
- Handbook services
- Workers' compensation insurance

Dedicated, Expert Support

You'll have the option to work with a dedicated payroll specialist, plus 24/7 support from highly trained, U.S.-based specialists.

Speak to a banker to get started.

Simplify your payroll process.

Confidential, cost-effective payroll administration minimizes the tedious chore of payroll — before and after payday.

Payroll processing services provided by Paychex, a third-party commercial vendor. Popular Bank is not an affiliate of Paychex, and does not provide, warrant or guaranty their products or services. The Clover name, logo and related trademarks are owned by Clover Network, Inc., a wholly owned subsidiary of First Data Corporation, and are registered or used in the U.S. and many foreign countries.

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Borrow the Funds You Need: Small Business Lending

Financial Empowerment

At Popular Bank, we view small businesses as the backbone of our economy and we take pride in our responsibility to financially empower small businesses in our communities. This mission has placed us among the country's top small business lending institutions that offer financing alternatives that can be tailored to your particular needs.¹

Business Line of Credit

Take greater control over your cash flow and working capital with a revolving line of credit.

Business Term Loans

Whether you are growing your business, buying equipment, restocking inventory or refinancing, we offer business loans with competitive rates and terms.

Commercial Owner-Occupied Mortgages

Purchase, refinance, expand and/or improve your owner-occupied commercial property with one of our real estate loans.

Commercial Real Estate Investment Loans

If you are a business or real estate investor purchasing or refinancing a commercial property, including mixed-use and multi-family buildings, our commercial lenders can help. Our multi-family loan programs offer up to 80% loan-to-value and up to 30-year amortization.

U.S. Small Business Administration Loans

Popular Bank is proud to be an SBA lender. SBA government-guaranteed loan programs are designed to help businesses that may not qualify for a traditional business loan. With flexible terms, they can help finance business equipment, expansions, and acquisitions, or provide working capital.

Our SBA 7(a) and 504 loans are a great alternative that offer longer repayment terms than traditional loans.

Speak to a Business Banker at your local branch or visit popularbank.com/business/financing and click **Get Started**. Your application will be forwarded to a branch team member for processing.

¹ All loans and lines of credit are subject to credit approval.



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Borrow the Funds You Need: Commercial Lending

Institutional Capacity, Personal Touch

As a proven and experienced lender, Popular Bank has the ability to provide loans to meet almost any financing need. We have the flexibility and industry expertise to work with our customers.

In addition to our standard loans and lines, we offer specialized lending services,¹ including:

Healthcare

Popular Bank offers a range of strategic financing services, including acquisition financing, equity recapture, bridge financing, and capital improvement loans — on a national platform. Our dedicated experts service many different market segments, including the senior housing market, post-acute care, and healthcare systems, along with a variety of other asset classes within the industry.

Real Estate

Popular Bank provides a variety of lending solutions tailored to meet all our customer needs including multi-family financing, ground up construction and rehabilitation financing for multi-family properties, bridge financing, repositioning financing, and commercial retail, office and industrial financing.

Middle Market

Popular Bank is a steady provider of credit to mid-sized, growing businesses. Our Middle Market lending professionals are proud to have enabled many success stories and are committed to forging many more. Plus, we provide a full suite of cash management services to help with national and international business transactions.

Community Associations

Popular Association Banking (PAB) is a nationwide leader in providing financial products and services to community associations. Our dedicated experts work with you to customize the most beneficial solutions to meet your association's financial needs. We specialize in financing needed repairs and capital improvement projects, to help reduce strain on existing budgets and help eliminate the need for costly upfront special assessments. Highlights of our loan program include personalized service, flexible loan structures, and competitive fixed rates up to 15 years.



In addition to financing, we offer a full array of depository products, including IntraFi® Network DepositsSM (ICS® and CDARS®), which affords you peace of mind knowing your association's deposits are eligible for multi-million-dollar FDIC insurance. Lockbox and cash management services are also available. At PAB, we are committed to providing you with the excellent service you expect and deserve. Our goal is to make banking easy so your association can run smoothly, and you can focus on making your community a great place to live.

Learn more about PAB at www.popularassociationbanking.com.

¹. All loans and lines of credit are subject to credit approval. • Network Deposits is a service mark, and IntraFi, ICS, and CDARS are registered service marks, of IntraFi Network LLC.



Think Ahead: Business Savings



Put Your Money to Work

Popular Bank can help you earn interest on your idle funds. We offer two ways to maximize your savings:

Business Money Market

Earn interest income while getting liquidity, flexibility, and a competitive return on deposits. Plus, enjoy peace of mind knowing your money is FDIC insured up to the maximum amount as permitted by law.

- Up to six withdrawals per cycle¹
- Access to more than 55,000 surcharge-free Allpoint ATMs worldwide with a Mastercard® Business Debit Card²

- Automatic transfers to cover overdrafts¹
- Enjoy higher interest rates on your money market account when you open a business checking account

Business Certificates of Deposit

Popular Bank's Business CDs are safe, fixed-rate investments with varying maturities.³ With our competitive rates, these CDs are a perfect savings solution to maximize your company's interest income.

- Minimum Opening Balance: \$1,000
- Flexible maturity dates with terms from one month to ten years
- Guaranteed rate of return

1. For money market accounts, you are permitted to make up to six transfers and withdrawals or any combination thereof per statement cycle (or similar period) by means of a preauthorized or automatic transfer, withdrawal by check, draft, debit card or transfer or withdrawal by online bill pay or by phone. A fee may apply if the number of transactions exceeds 6 per statement cycle. 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. The limits do not apply to withdrawals made at a banking center, by ATM or by mail. **2.** 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. **3.** A penalty will be imposed for early withdrawal. Fees may reduce earnings on the account.

Think Ahead: Invest and Protect

The Future of Your Business Is in Your Hands

We know you're working hard to build a business that will support you and your employees for years to come. There are steps you can take now to help prepare for the future.

Our investments and insurance group offers solutions for the financial and retirement needs of your growing business, both for you and your employees.

We realize that every business is unique, as are its insurance and benefit requirements. By understanding your business first, our Financial Consultants (Infinex registered representatives)¹ are able to work with you to develop solutions to protect your company and help it prosper. We provide access to:

- Retirement planning
- Business succession planning
- Executive benefits
- 401(k) accounts
- Life and disability insurance

Schedule a Complimentary Consultation

Protect the business you've worked hard to build. Call **1.800.250.6968** or visit your local branch to schedule an appointment for your complimentary consultation.²



We're here for you.

At Popular Investments, we know that the savings and investment decisions you make today will impact your financial future. Let us help guide you.

¹ Securities and advisory services are offered through Infinex Investments, Inc. ("Infinex"), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through Infinex or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA is also known as PIA US Insurance Agency (PIAUS) and is a wholly owned subsidiary of Popular Bank, a NY state chartered financial institution. Infinex or its affiliates are separate entities from, and are not affiliated, with PIAUSA, PIAUS, Popular Investments, or Popular Bank. "Popular Investments" is a registered service mark, through which securities and insurance products are offered.

When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Infinex; or insurance agents of PIAUSA. Infinex registered representatives are also employees of Popular Bank. Popular Bank and PIAUSA are not registered as a broker-dealer or an investment adviser. 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 as it contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.

² Never share personal or account information such as your social security number, banking account information, or passwords with anyone. Popular Bank will never ask you for personal or account information through email.

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Bank at Work



Make banking easy
for your employees.

**They can access their accounts anytime,
anywhere, with our mobile and iPad® apps.¹**

Introducing the Bank at Work Program

As a business owner, you care about achieving business goals but you also pay attention to the big picture — like providing for the continued success of your business and securing the financial future for you, your family, and your employees.

That's why our solutions serve you beyond your business. In addition to business products and services, we provide an array of personal checking and savings accounts, mortgages and consumer loans.² The Bank at Work Program gives your employees full access to our products and services.

NMLS ID # 417584. **1.** Standard mobile carrier charges and fees apply. iPad is a registered trademark of Apple, Inc. **2.** All loans are subject to credit approval.




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Bank at Work

Do Your Employees Want Direct Deposit?

With any of our checking accounts,¹ your employees' payroll checks can be automatically deposited into their new accounts. This saves time and money on check cashing fees and helps your business eliminate the cost of payroll checks. If your business is not set up for direct deposit yet, we will guide you through the enrollment process, clarify questions, and provide assistance.



Plus, all of our checking accounts come with free online bill pay so your employees can pay all of their bills — utilities, credit cards, car payment, mortgage, cell phone, doctors' bills, and more. It's dependable and fast because automatic payments will always be on time, with no envelopes, no stamps, and no hassle.

We Bring the Bank to You

The Bank at Work program helps employees in the convenience of their workplace. We tailor our product offering to their needs and can even provide home-buying and investment seminars. We work with you and your employees' schedules.

Because Life Is about More than Money

You are important to us. Make the most of it by taking advantage of all we have to offer.

Help Improve Their Lifestyle

Your employees may be faced with financial stress. Let us help you empower them by informing them about their options, identifying their unique needs and goals, and helping them manage their financial needs — while reducing expenses and maximizing their benefits and their money.

You may benefit from a more productive workforce in the process.

Help Them Reach Their Dreams

Your employees have big dreams. Maybe it's buying a home or refinancing a mortgage. Maybe it's consolidating debt, going on a vacation, or sending their child to college. One of our products and services can help turn their dreams into reality.

If your employees are interested in taking out a home equity line or unsecured personal loan, our loan specialists can help guide them through every step of the way. They can also reduce their loan rates on our already competitively-priced loans. By choosing the auto-debit option to have their monthly payments automatically deducted from their deposit account, employees can save up to 0.25%.²

Help Them Shape Their Future

Popular Bank can assist your employees in planning and investing for major life events, including choosing the right financial instruments for retirement and wealth accumulation. Through Popular Investments, our Financial Consultants (Infinex registered representatives) offer complimentary advice³ to help them plan for their future and make informed choices.⁴

NMLS ID # 417584. **1.** Minimum opening deposit is \$50 (\$25 in NY). Please refer to the Personal Banking Disclosure and Agreement and other applicable product disclosures for more details. **2.** All loans subject to credit review and approval. If auto debit is discontinued at any time, the 0.25% discount may be eliminated and consequently your monthly payment will increase. **3.** Investments involve costs.

4. Securities and advisory services are offered through Infinex Investments, Inc. ("Infinex"), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through Infinex or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA is also known as PIA US Insurance Agency (PIAUS) and is a wholly owned subsidiary of Popular Bank, a NY state chartered financial institution. Infinex or its affiliates are separate entities from, and are not affiliated, with PIAUSA, PIAUS, Popular Investments, or Popular Bank. "Popular Investments" is a registered service mark, through which securities and insurance products are offered.




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149th Street

374 East 149th Street
Bronx, NY 10455
718.292.5934

East Tremont

641 East Tremont Avenue
Bronx, NY 10457
718.299.7279

Fordham Road

301 East Fordham Road
Bronx, NY 10458
718.220.5772

Brooklyn

Avenue U

2121 Avenue U
Brooklyn, NY 11229
718.891.6701

Brooklyn Fifth Avenue

4502 Fifth Avenue
Brooklyn, NY 11220
718.439.3467

Eastern Parkway/Nostrand

539 Eastern Parkway
Brooklyn, NY 11216
718.773.7001

Graham Avenue

15 Graham Avenue
Brooklyn, NY 11206
718.388.5101

Pitkin Avenue

1620 Pitkin Avenue
Brooklyn, NY 11212
718.346.6465

Ralph Avenue

1979 Ralph Avenue
Brooklyn, NY 11234
718.968.7175

Sheepshead Bay

1619 Sheepshead Bay
Brooklyn, NY 11235
718.934.7901

Manhattan

14th Street

43 West 14th Street
New York, NY 10011
212.679.1201

116th Street

164 East 116th Street
New York, NY 10029
212.831.1702

170th Street

4043 Broadway
New York, NY 10032
212.928.8601

Columbus Avenue

730 Columbus Avenue
New York, NY 10025
212.865.8812

Delancey Street

134 Delancey Street
New York, NY 10002
212.460.5056

Dyckman Street

180 Dyckman Street
New York, NY 10040
212.942.7701

Madison Avenue

285 Madison Avenue
New York, NY 10017
212.641.1580

Rockefeller

11 West 51st Street
New York, NY 10019
212.246.4385

Washington Heights

615 West 181st Street
New York, NY 10033
212.928.2101

Queens

Forest Hills

71-24 Austin Street
Forest Hills, NY 11375
718.779.6801

Jackson Heights

83-22 Baxter Avenue
Elmhurst, NY 11373
718.335.4301

Seneca Avenue

918 Seneca Avenue
Ridgewood, NY 11385
718.417.4400

Steinway Street

30-26 Steinway Street
Long Island City, NY 11103
718.726.8913

Branch Locations

New Jersey

Bergenline

5310 Bergenline Avenue
West New York, NJ 07093
201.863.2567

Bloomfield

500 Bloomfield Avenue
Newark, NJ 07107
973.484.6526

Elizabeth

817 Elizabeth Avenue
Elizabeth, NJ 07201
908.436.1391

Perth Amboy

631 State Street
Perth Amboy, NJ 08861
732.376.9003

South Florida

Aventura

Turnberry Plaza
2875 NE 191 Street, Suite 101
Aventura, FL 33180
305.938.0203

Brickell

1221 Brickell Avenue
Miami, FL 33131
305.938.0110

Coral Gables

2317 Ponce de Leon Boulevard
Coral Gables, FL 33134
786.953.1325

Dadeland

8875 South Dadeland Boulevard
Miami, FL 33156
786.953.1355

Doral

8180 Northwest 36th Street
Doral, FL 33166
305.639.9583

Hialeah

1620 West 49th Street
Hialeah, FL 33012
305.558.7626

Miami Lakes

7900 Miami Lakes Drive West
Miami Lakes, FL 33016
305.364.4230

North Beach

7306 Collins Avenue
Miami Beach, FL 33141
305.861.1211

North Miami

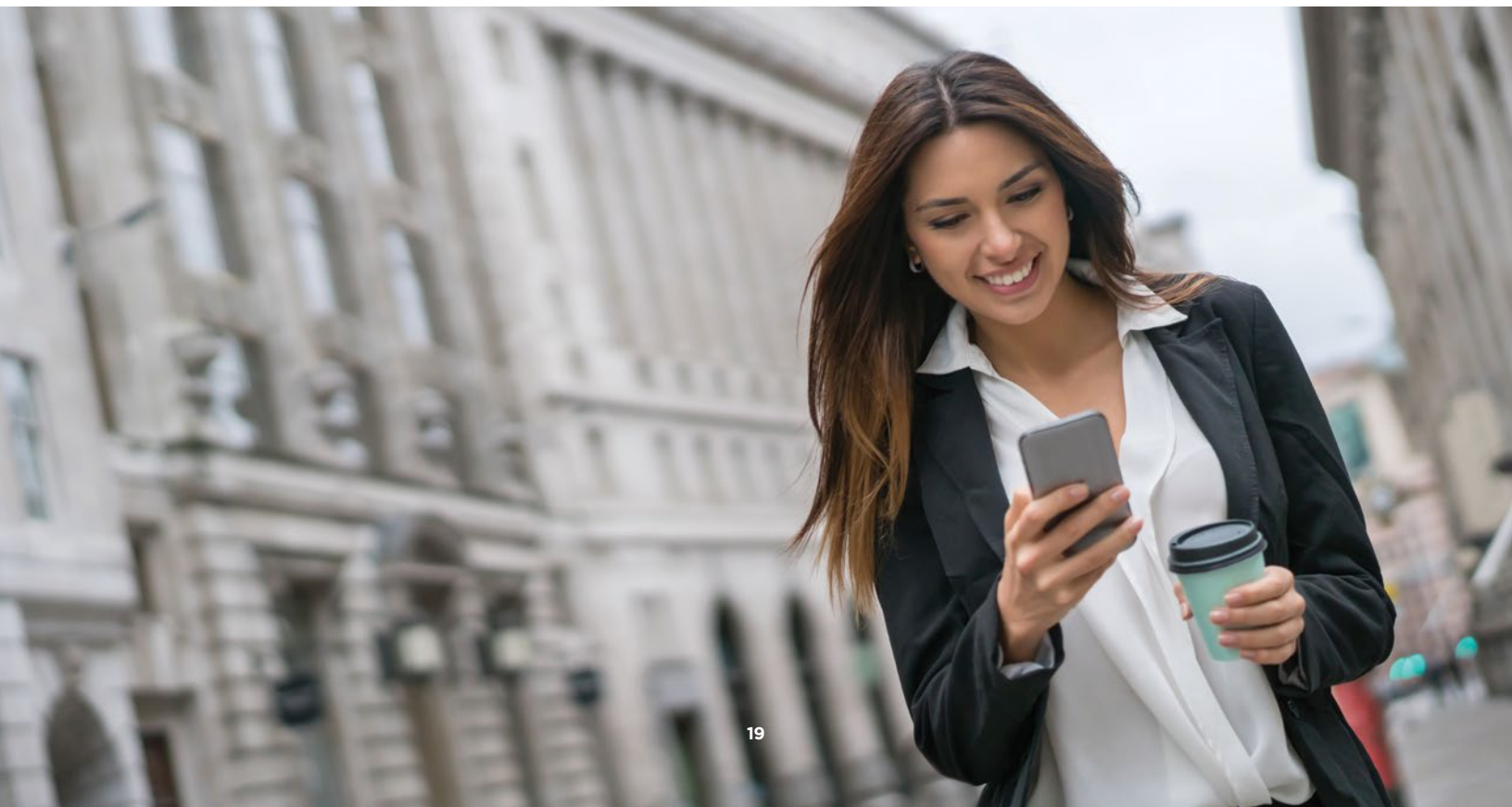
13715 Biscayne Boulevard
North Miami, FL 33181
305.685.1201

Skylake

1590 NE Miami Gardens Drive
North Miami Beach, FL 33179
305.944.2370

Sunrise

3457 North University Drive
Sunrise, FL 33351
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