

Personal Banking Products and Services



POPULAR®

Welcome to Popular Bank

Manage your money and build your wealth with our selection of personal banking, investment, and financial planning services. We're here to help make banking easy, so you can focus on the things that matter to you.

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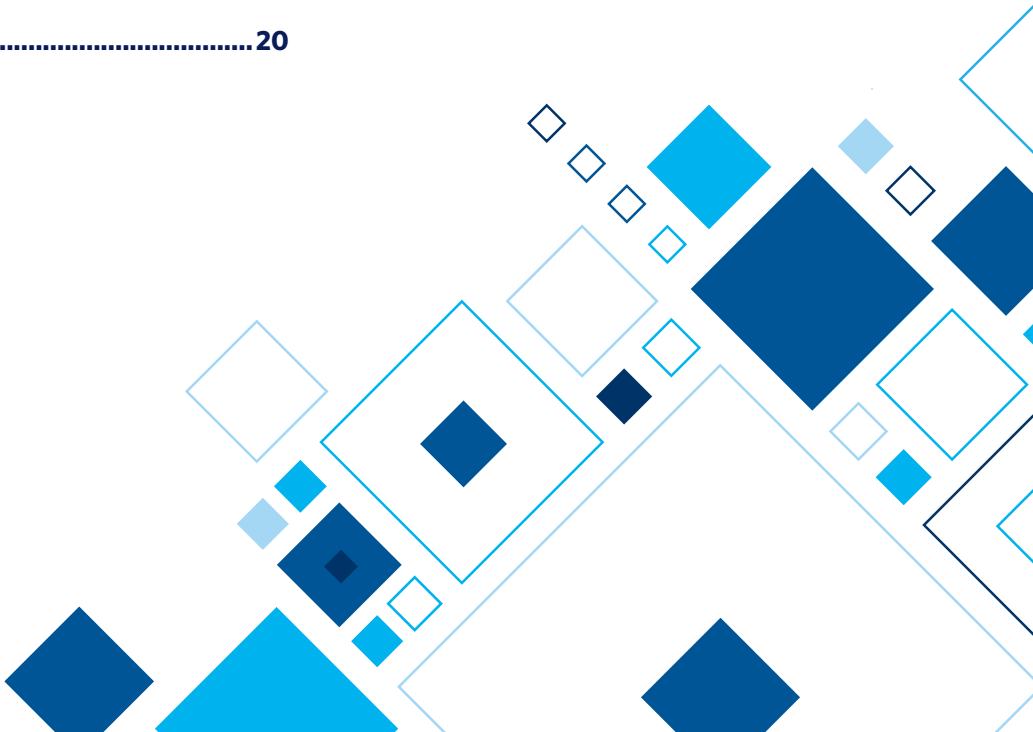
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Manage Your Money: Checking Accounts



Our Checking Accounts¹

Popular *Prestige* Checking

Earn interest on your balance with Popular Prestige Checking, and enjoy the following benefits as a Prestige Checking account holder.

- No Popular Bank ATM fees worldwide²
- Up to \$15 rebate per monthly statement cycle for non-Popular Bank ATM surcharges assessed by the ATM owner within the United States
- No incoming wire fees
- No stop payment fees
- Monthly rebates for two overdraft fees
- Monthly rebates for two outgoing domestic wire fees
- Yearly rebate for one standard order of checks

Avoid the fee. Maintain \$2,000 in average monthly checking balance and avoid a monthly service fee of \$12. 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.

Popular Everyday Checking

With Popular Everyday Checking, manage your money on your time. It's the simple and convenient option for all your checking account needs.

Avoid the fee. Maintain \$1,000 in average monthly checking balance or set up a recurring monthly direct deposit of a minimum aggregate amount of \$750, and avoid a monthly service fee of \$10. 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. The aggregate direct deposit amount of \$750 includes the sum of direct deposits received at the end of the statement cycle.

Popular Easy Access Checking *(available in branches only)*

Popular Easy Access Checking is a Bank On-certified account that's secure, affordable, and accessible to help you manage your money, pay bills and have access to cash. There is no fee for deposits. This product does not allow overdrafts, so any transaction you make that cannot be fully covered by available funds in your account will be declined, and no additional fees will be charged.

Avoid the fee. Set up a recurring monthly direct deposit of a minimum aggregate amount of \$250, and avoid a monthly service fee of \$3. The aggregate direct deposit amount of \$250 includes the sum of direct deposits received at the end of the statement cycle.

¹ Minimum opening deposit is \$25. ² Popular Bank will not charge a fee when you use an ATM that does not belong to Popular Bank or is outside the Allpoint network. For a complete listing of Allpoint ATMs, please visit <http://www.popular.locatorsearch.com/default.aspx>.

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Manage Your Money: Checking Accounts

Standard Features

Popular Mastercard® Debit Card

Make purchases worldwide, in person or online, wherever Mastercard is accepted. Deposit checks or cash at any Popular Bank ATM and enjoy access to over 55,000 Allpoint ATMs worldwide, surcharge-free.¹

Mobile and Online Banking

Maximize convenience and minimize time in branches with online and mobile banking services, including Popular People Pay, Mobile Check Deposit, Popular Account Alerts, and Bill Pay.² Enroll today. See pages 6–7 for details.



Checking Account Options

	Prestige	Everyday Checking	Easy Access Checking
Overview	Earn interest on your account balance, and enjoy extra benefits including fewer fees and monthly rebates for other fees. See page 3 for a full list of benefits.	Easily manage all your checking account needs.	Easily manage money, pay bills, and have quick access to cash.
Statement Fee	\$0	\$2 per statement OR \$0 if enrolled in paperless statements	\$2 per statement OR \$0 if enrolled in paperless statements
Monthly Service Fee	\$12	\$10	\$3
How to Avoid the Monthly Service Fee	Maintain \$2,000 average monthly balance ³	Maintain \$1,000 average monthly balance ⁴ OR set up a recurring monthly direct deposit of a minimum aggregate amount of \$750 ⁵	Set up a recurring monthly direct deposit of a minimum aggregate amount of \$250 ⁶
Statement Date (Occurs monthly)	10th	4th	16th
Minimum Monthly Balance to Keep Account Open	\$0.01	\$0.01	\$0.01

1. Deposits may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and other applicable account terms and conditions for additional details. Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Debit Card or ATM Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. Mastercard is a registered trademark of Mastercard International Incorporated. **2.** Standard mobile carrier charges may apply. Subject to transaction limits. Eligibility criteria and limits apply for People Pay. Mobile Deposit requires Popular Bank’s mobile banking app. Mobile deposits and Popular People Pay are subject to eligibility; deposits are subject to verification and may not be available for immediate withdrawal. See the [Popular Online Banking Service Agreement](#) and our Funds Availability Policy within the Personal Banking Disclosure and Agreement for more information. **3.** Your average monthly Prestige 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. **4.** Your average monthly Everyday 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. **5.** The aggregate direct deposit amount of \$750 includes the sum of direct deposits received at the end of the statement cycle. **6.** The aggregate direct deposit amount of \$250 includes the sum of direct deposits received at the end of the statement cycle.

Manage Your Money: Checking Accounts

Wealth Care that Rises to the Top

Popular Palladium Checking¹

Our signature checking account for Popular Private Client members offers exclusive account rates, monthly rebates on important services, and more.

- Exclusive rates for money market accounts²
- Higher daily purchase and cash withdrawal limits
- Rate discounts on applicable Popular Mortgages³
- Monthly rebates for all non-Popular Bank U.S. and foreign ATM fees⁴, all incoming wire transfer fees, all stop payment fees, all cashier check and money order fees, and all Private Client branded check order fees

Secured Portfolio Line of Credit

Exclusively offered through Popular Private Client, our Secured Portfolio Line of Credit lets members leverage the value of their portfolio and achieve financial flexibility^{5,6} to meet immediate or long-term borrowing needs. Apply your credit toward educational expenses, home renovations, or debt consolidation.

An invitation to Popular Private Client

Individuals with qualifying combined balances of \$500,000 in Popular Bank eligible deposit accounts¹ and/or investment accounts established through Popular Investments⁶ are invited to become a member of Popular Private Client.

In addition to exclusive rates and rebates, experience intimate, hands-on service and support. Partner with your very own private banker to design a blueprint for success that includes:

- Tailored strategies for investing⁶ and retirement planning
- Quarterly and annual reviews to track your progress
- Invitations to exclusive events with our team

Speak with a Private Banker or visit popularprivateclient.com to learn more.

1. Please refer to “Your Guide to Popular Palladium Checking” and “Your Guide to Popular Palladium Money Market Account” and the Popular Private Client Terms and Conditions for further account details. Your deposits are insured up to \$250,000 per depositor. You may qualify for more than \$250,000 in coverage if you hold deposits in different account ownership categories. **2.** Please refer to the applicable deposit disclosures and your Private Banker for further account details. Applicable while you have and maintain the Popular Palladium Checking requirements. Please refer to the applicable disclosures for further account details and the Popular Private Client Terms and Conditions. NMLS ID # 417584. **3.** The mortgage rate discount will be provided while you have and maintain the Popular Palladium Checking requirements. **4.** Monthly rebates of non-Popular Bank foreign ATM fees do not include currency exchange fees. **5.** All lines of credit are subject to credit review and approval. A Secured Portfolio Line of Credit has risks and is not suitable for all clients. The proceeds from a Secured Portfolio Line of Credit may not be used to purchase additional securities. If market fluctuation causes the value of the pledged securities to decline in value and no longer be sufficient to support the line of credit, the client may be required to pledge additional eligible securities or deposit additional funds to meet a collateral shortfall or pay down the line of credit. Popular Bank will attempt to notify clients to cover the collateral shortfall but is not required to do so. The client may not be entitled to choose which securities or other assets are liquidated as a result of an unmet collateral shortfall. The client should consider their investment objectives and risk tolerance, the interest costs of borrowing against the securities account, fees and charges for selling assets, the tax consequences of liquidating pledged securities or borrowing, and the loss of potential appreciation on any assets sold.

6. Securities and advisory services are offered through Osaic Institutions, Inc. (“Osaic Institutions”), a registered investment advisor and broker-dealer (Member FINRA / SIPC). Insurance products are offered through Osaic Institutions or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA, also known as PIA US Insurance Agency (PIAUS), is a wholly owned subsidiary of Popular Bank, a New York state-chartered financial institution. Osaic Institutions 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. When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Osaic Institutions, or as insurance agents of PIAUSA. Osaic Institutions 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 Osaic Institutions 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.

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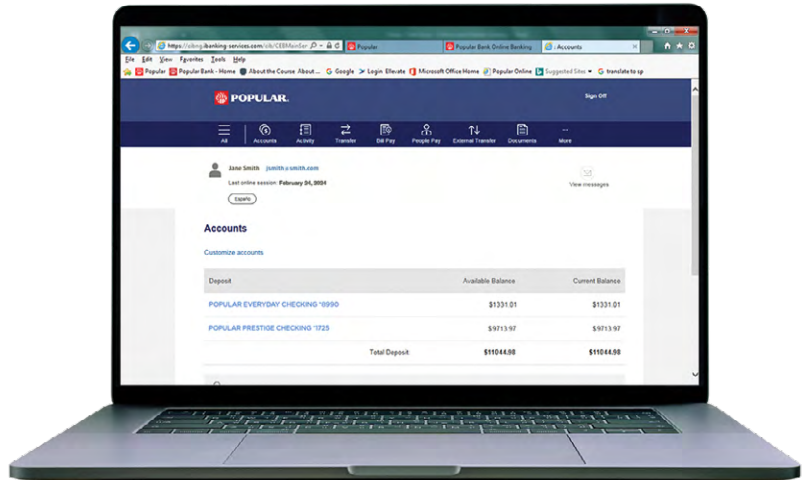
popular.
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Manage Your Money: Digital Banking

It's Like Having a Branch at Your Fingertips

Be in control of your finances from the comfort of your PC or mobile device.

- Easily track your balances and spending
- Bank at your convenience, 24 hours a day
- Save time and money paying bills (no more stamps)
- Automate transfers to meet your savings goals



Enjoy Easy Access to Your Account

Available Services ¹	Mobile App ²	Online Banking
ATM and branch locator	✓	✓
Pay bills and schedule payments	✓	✓
Transfer funds between Popular Bank accounts	✓	✓
Send and receive money with Popular People Pay ³	✓	✓
Check available balances	✓	✓
Make deposits with Mobile Check Deposit ⁴	✓	✗
Set up alerts	✗	✓
Transfer funds to accounts at other banks	✗	✓
View online statements and check images	✗	✓
Access 18 months of transaction history	✗	✓
Place stop payments ⁵	✗	✓
Order checks ⁶	✗	✓

1. Some services may be subject to transaction limits. **2.** Standard mobile carrier charges may apply. **3.** Popular People Pay is subject to eligibility. For more details, please refer to the Popular Mobile Banking User Agreement. **4.** Mobile Deposit requires Popular Bank's mobile banking app. Mobile Deposit is subject to eligibility; all deposits are subject to verification and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and to the Popular Mobile Banking User Agreement and Popular Online Banking Service Agreement for additional details. **5.** Please refer to our personal and business account Schedule of Fees for more information about this service. **6.** Fees for personal checks vary based on items ordered.

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Manage Your Money: Digital Banking

Convenient Features of Digital Banking¹



Popular People Pay

Send and receive money quickly and securely via email or text.² Use it to reimburse your roommate or friend, send a birthday gift or pay your babysitter, landscaper, or piano teacher.



Mobile Check Deposit

Deposit checks from wherever you are with just a few taps on your phone, using the Popular Bank mobile app.³



Internal Transfers

Easily move money between your accounts while on the go.



Account Alerts

Set up account alerts to receive emails or texts on account activity. With multiple alerts to choose from, you can stay in control of your finances and stay secure.



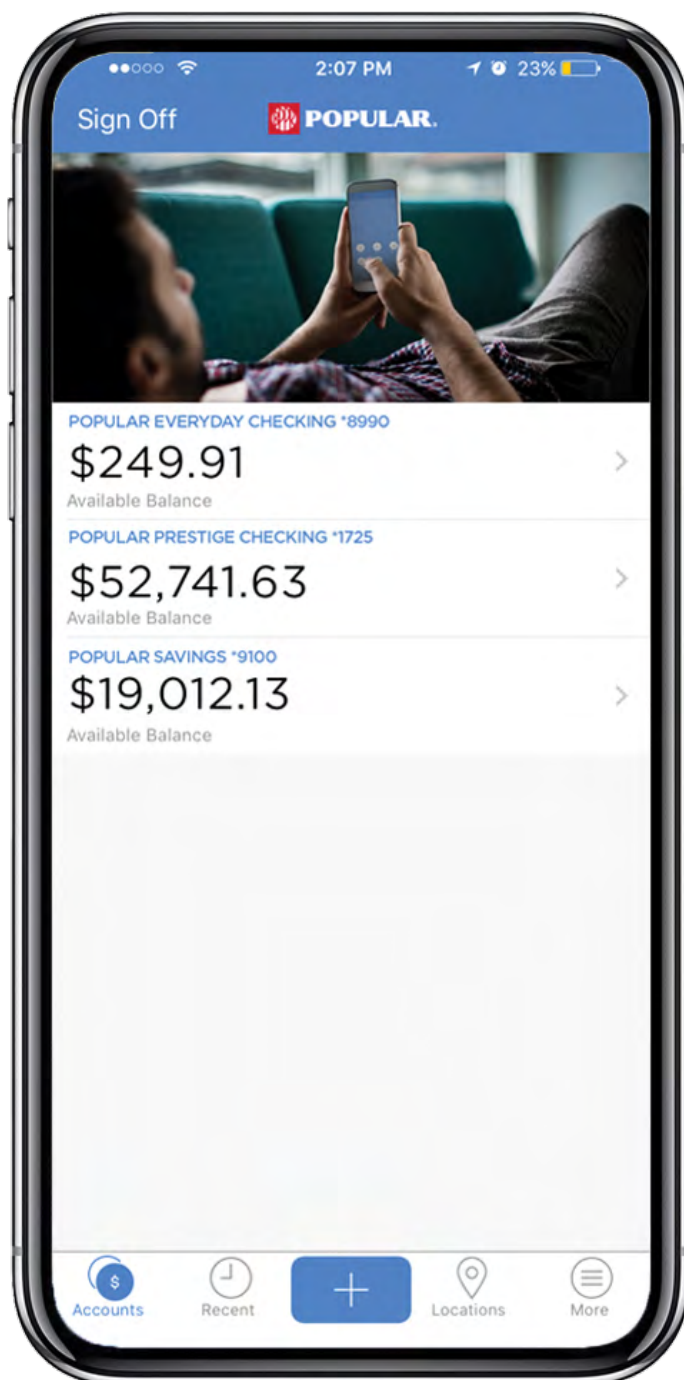
Bill Pay

Pay your bills or set up automatic payments to pay recurring bills, using your PC or the Popular Mobile Banking app on your phone.

Get Started Today

To start using Popular Online Banking, visit popularbank.com and select the Sign in button.

To start using Popular Mobile Banking, **download the app from the App Store® or on Google Play.™**



¹. Standard mobile carrier charges may apply. Subject to transaction limits. ². Popular People Pay is subject to eligibility. For more details, please refer to the Popular Mobile Banking User Agreement. ³. Mobile Deposit requires Popular Bank's mobile banking app. Mobile Deposit is subject to eligibility; all deposits are subject to verification and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and to the Popular Mobile Banking User Agreement and [Popular Online Banking Service Agreement](#) for additional details. • Apple and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

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Maximize Your Money: Savings Accounts

Imagine the Possibilities

Whether you have big plans for the future or want to start building an emergency fund, you can count on us for several savings options.

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Set up automatic transfers
and see your savings soar.



Maximize Your Money: Savings Accounts

Popular Bank Savings Account, A Great Place to Start

Grow your savings and reach your financial goals with this effective savings tool.¹

- Set up automatic transfers from your checking account to your savings account.
- Withdraw cash using any Popular Bank ATM and enjoy surcharge-free access to over 55,000 Allpoint ATMs worldwide.²
- Avoid a monthly service fee by maintaining a minimum average monthly balance of \$500.³

Even More Savings Options

Money Market Accounts

- Earn higher interest rates.
- Establish savings while maintaining access to your money.
- Access your savings through ATMs or by check.
- Maintain uninvested assets while you wait for the next market opportunity.

Certificates of Deposits⁴

- Benefit from a great rate for a predetermined period of time.
- Earn a higher rate depending on your opening balance with our tiered interest rates that reward larger deposits.
- Easily transfer funds to a new CD when it's time to renew.

Ready to Start Saving?

Stop by your nearest Popular Bank branch today and start saving for tomorrow.

Good to Know You're Covered by FDIC Insurance

Your savings are safe and secure with insurance from the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor for each account ownership category. For more information about FDIC Insurance coverage of deposit accounts, visit <https://www.fdic.gov/deposit/deposits>.

Ask about our current offers on Money Market and CD accounts.

1. There is a \$25 minimum opening deposit required for the Popular Savings Account. Please refer to our applicable Savings Account Disclosure and terms and conditions for account details. For more information, please speak with your account officer or call the Customer Care Center at 1.800.377.0800. **2.** Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Debit Card or ATM Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. Mastercard is a registered trademark of Mastercard International Incorporated. **3.** A monthly service fee of \$4 is waived by maintaining a minimum average monthly balance of \$500. The average monthly 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. **4.** A penalty will be imposed for early withdrawal. Fees may reduce earnings on the account.

Maximize Your Money: IRAs



It's Never Too Early to Start Thinking about Retirement

Will you have enough money to live comfortably? Pension plans and Social Security payments may not provide a sufficient source of income. That's why opening a tax-advantaged Individual Retirement Account (IRA) can be so important. We offer a variety of long-term savings choices to help you minimize taxes and maximize your savings for the future.

Catch-up Contributions

Did you know that customers 50 years of age and older can also make additional contributions to both their Traditional and Roth IRAs?⁴

Make the Most of Your IRA

Get steady growth in secure, FDIC-insured accounts.¹ Our Traditional and Roth IRA CDs offer:

- Competitive rates
- Terms from 3 months to 10 years
- Minimum opening deposit as low as \$500²
- Flexibility of choosing the exact maturity date
- Higher interest rates for higher account balances³

Traditional IRA

Traditional IRAs offer tax-deferred interest growth to all participants. Wage earners who are under 73 years of age for the entire tax year may make annual contributions⁴ and enjoy the benefits of building a sizable retirement fund, without being depleted by taxes. Your earnings will only be taxed once you begin taking out distributions in retirement, when it's likely you'll be in a lower tax bracket.⁵

1. The total of all IRA accounts at Popular under the same name is insured by the FDIC to a combined maximum of \$250,000, separately from any other non-retirement accounts you may have with us. **2.** Penalties apply for early withdrawal from IRA CD accounts. Bank penalties do not apply if the account holder is aged 73 or older and making required minimum distributions from a Traditional IRA. **3.** Guaranteed fixed interest rate for the term you choose. Once the IRA CD is opened, no additional deposits are allowed prior to the maturity date. **4.** Up to the maximum allowable government contribution. **5.** Traditional IRA qualified withdrawals may begin at age 59½ (earlier for qualified circumstances), but by law they must begin by age 73. Qualified withdrawals are subject to taxation, but are free of IRS penalties.

The content of this material is for informational purposes only, and does not constitute tax, legal or accounting advice. Popular Bank does not engage in the offering of tax, legal or accounting advice. If legal, tax, or accounting assistance is required, the services of a competent professional should be sought. Not all tax advantages may be available to you. The above is general information regarding IRAs. Specific questions on taxes, contributions, deductible qualifications and withdrawal rules, as they relate to your individual retirement accounts, should be reviewed with your professional tax advisor.

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Maximize Your Money: IRAs

Roth IRA

Roth IRAs offer tax-free earnings to those who qualify.¹ Although contributions to a Roth IRA are not tax deductible, individuals may find a Roth IRA more attractive. They have:

- Higher income limits that allow more individuals to qualify for tax benefits
- Tax-free distributions at retirement
- No age limits for making contributions
- No age requirements to begin distributions

Anytime IRA CDSM

This special 18-month CD, available for Traditional IRAs, Roth IRAs or Education Savings Accounts allows additional deposits during the term and can be opened with as little as \$100.²

Member
FDIC

1. Earnings and qualified distributions are tax free as long as the Roth IRA has been open for at least 5 tax years, and you withdraw funds no earlier than age 59½, for a first-time home purchase (\$10,000 lifetime maximum), or due to death or permanent disability of the account holder. **2.** Penalties apply for early withdrawal from IRA CD accounts. Bank penalties do not apply if the account holder is aged 73 or older and making required minimum distributions from a Traditional IRA. **3.** Withdrawals from an Education Savings Account must be used for qualified education purposes (tuition, books, room and board, supplies, fees and equipment), and the portion of any withdrawal that exceeds qualified expenses is subject to taxation and IRS penalties. Earnings on distributions taken when a child wins a scholarship, or due to death or permanent disability are subject to taxation, but not to IRS penalties.

The content of this material is for informational purposes only, and does not constitute tax, legal or accounting advice. Popular Bank does not engage in the offering of tax, legal or accounting advice. If legal, tax, or accounting assistance is required, the services of a competent professional should be sought. Not all tax advantages may be available to you. The above is general information regarding IRAs. Specific questions on taxes, contributions, deductible qualifications and withdrawal rules, as they relate to your individual retirement accounts, should be reviewed with your professional tax advisor.

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Education Savings Account

The Coverdell Education Savings Account is designed to help pay for the cost of education-related expenses, offering tax-free earnings when you save specifically for a child's education.

An annual contribution can be made for each child until the child reaches 18 years of age. These contributions are not tax deductible. The earnings, however, grow tax free and remain tax free when used to pay for eligible elementary, secondary or post-secondary education expenses at a qualified institution.³

Unused funds may be used for another child. For example, if one of your children decides not to go to college, that child's Education Savings Account funds may be rolled over to one or more of your other children's accounts.



Borrow Funds: Personal Loans and Credit Cards

Need cash quickly?

A Personal Loan May Be the Answer¹

Consolidate debt, pay off high-interest credit cards, repair a car or make some home improvements — with a fixed rate and payment plan.

Get the Cash You Need and Pay It Back on Terms that Work for You

Whether you need money for an emergency or a planned expense, a personal loan makes it quick and easy to borrow the right amount for you with payments you can afford.

- Unsecured loans range from \$2,000 to \$50,000. Borrow as much or as little as you need.
- Loan terms vary depending on the loan amount. We'll help customize your loan so your payment fits your budget.

Ask a banker about the benefits of setting up automatic payments.

Apply for a loan today — it's easy.

It only takes a few minutes, either at a branch or by calling 1.888.317.9062.

1. All loans subject to credit review and approval. Product features and criteria subject to change without notice. Please see a banker for updated information.
2. Subject to credit approval. The creditor and issuer of these Cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).
3. All loans are subject to credit approval. Individual benefits will vary, assumes and relies on customer making monthly payments for this loan and all other credit obligations on time and according to the individual credit terms agreed to.
4. As soon as the savings account is opened, a permanent "Hold" will be placed on the savings account for the entire term of the loan, funds cannot be withdrawn or transferred and will not be released, including the interest earned, until the loan has been paid in full, including all outstanding fees. Funds can be disbursed directly to you or transferred to another Popular Bank deposit account. Availability of funds may take up to two weeks.



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Credit Card Solutions

In partnership with Elan Financial Services, we've launched a new and comprehensive suite of credit card solutions. For example, the **Visa® Everyday Rewards+ Card** is the perfect tool for your daily needs.² Whether you're starting from scratch, transferring a balance, or making a regular purchase, you'll earn points with ease using the Visa® Everyday Rewards+ Card. More points mean more cash back.² It's a winning score and your wallet always comes out on top.

Ready to apply?

Scan the QR code to apply or to explore our other unique card options.



Build Your Credit

If you want help establishing or building your credit, our Credit Builder loan may help.³ It can be designed with flexible, fixed terms to meet your individual needs.

How It Works

A term loan is set up in your name with fixed monthly payments. All loan proceeds are deposited into an interest-bearing savings account. Once your loan is paid in full, your collateral savings account will be closed and the balance and interest earned⁴ will be available to you — and you'll be on the journey toward establishing credit history.

Credit Builder Plan Features

- Loan amounts from \$1,000 to \$10,000
- Flexible terms

Visit your local branch to apply.

Borrow Funds: Home Equity

Tap into the Value of Your Home¹

Your home is your most valuable asset. Use the equity you've built to pay for life's big expenses. Whether you want to consolidate bills, start a home improvement project, fund college expenses, buy a new car or take a vacation, you can use the equity in your home to get the cash you need.

A Popular Home Equity Line of Credit can help you reach your goals.

■ **Free to apply.** There are no application fees. Closing costs may apply.²

■ **Tax deductible.** The interest you pay may be tax deductible. Consult your tax advisor to confirm.

Ask a banker about the benefits of setting up automatic payments.

What is the best way to access the equity in my home?

Popular Home Equity Line of Credit

- Borrow up to 89.9% of your primary home's value (up to 80% in Florida).
- Borrow up to 80% of your secondary home's value (up to 70% in Florida).
- Single family, townhouses, condos and 2-4 unit residential properties are eligible. Borrow as little as \$10,000.
- Enjoy the flexibility of a revolving credit line.
- Access your line by check, a transfer through online banking or a cash advance at a branch.

Popular Home Equity Line of Credit — Rate Lock Feature³

Manage your interest expense. Use your account as a line of credit or establish up to three simultaneous "rate locks" which are fixed-term, fixed-rate loans.

- Provides financial peace of mind during interest rate fluctuations
- Repaid principal balances become part of your line again

Ask a banker for additional details.

Concerned about rising interest rates?

Ask about our fixed-rate lock option.³

NMLS ID # 417584. **1.** All loans subject to credit and property approval. **2.** Popular Bank will pay all third-party fees for home equity lines of credit of \$500,000 or less. For lines of credit \$500,000 or less, if you choose to pay off and close your line of credit within three years, a single payment will be charged to recapture any third-party fees paid by the bank. If you refinance your line of credit with Popular Bank, we will waive this single payment to recapture the third-party fees. Third-party fees, other fees and taxes apply to lines of credit over \$500,000. Rates are variable, terms and conditions vary by state, product features and criteria subject to change without notice. Please see a banker for updated information and current rates. **3.** Rate lock feature offers fixed-interest rate loans with a minimum lock amount of \$5,000 per request, maximum 3 locked amounts at one time. As it applies to applicable rate locks, loan payments consist of both principal and interest to fully repay the locked portion over the course of the term selected. There is no charge for the first Rate Lock. Each subsequent request will be assessed a \$50 fee. This fee is a finance charge that is added to the HELOC account. A \$50 fee will also be assessed for converting a Rate Lock back to the variable rate HELOC account. Please see a banker for updated information and current rates.



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Borrow Funds: Residential Mortgages

We're Dedicated to Meeting Your Unique Home Financing Needs

Whether you're purchasing a home or refinancing your existing mortgage, you're in capable hands with our experienced Home Lending Officers who will help guide you through the process.¹

We're pleased to offer you:

- **Free mortgage pre-qualification.** Get a free pre-qualification within hours. Once you're pre-qualified, you'll know exactly how much you can borrow — even before you find a home.
- **More choices.** We have a variety of mortgage options to suit your financing needs.
- **Smooth closings.** Our experience and technology create an efficient, streamlined process.

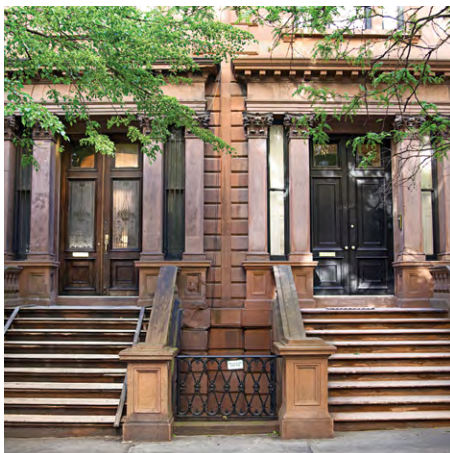
Speak with One of Our Home Lending Officers Today

Our dedicated Home Lending Officers are available to answer any questions you might have. They can:

- Walk you through the mortgage process.
- Offer information on the requirements for securing a mortgage.
- Provide professional advice on your home financing options.

Together, we can find the mortgage that works best for you. Visit your local branch or call **1.888.317.9062** to get started.

With a free pre-qualification, you'll know how much you can borrow.



NMLS ID # 417584. ¹ All loans are subject to credit and property review and approval.



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Borrow Funds: Residential Mortgages



Ready to apply? Here's what you may need to prepare.

Employment History

- ☐ Name and address for all employers in the last 2 years
- ☐ Dates of employment for each employer
- ☐ Letter explaining any gaps in your employment in the last 2 years
- ☐ Pay stubs for the last 30 days
- ☐ W2s for the last 2 years
- ☐ 1040s for the last 2 years
- ☐ Year-to-date profit and loss statement and current balance sheet (if self-employed)
- ☐ Award letter and copy of most recent check for retirement, Social Security, or disability income

Residence History

- ☐ Previous addresses for the last 2 years and how long you lived at each location
- ☐ If you currently rent: your landlord's name, address, and phone number to verify your recent rental history; or 12 months of cancelled rent checks

Savings, Checking, and Investment Accounts

- ☐ Checking/Savings accounts: 2 most recent monthly statements (all pages)
- ☐ 401(k)/Retirement accounts: most recent quarterly statements (all pages)
- ☐ Stocks/Mutual Funds: 2 most recent monthly statements (all pages)

For Refinancing

- ☐ Copy of most recent property tax bill
- ☐ Copy of most recent homeowner's insurance bill
- ☐ Copy of most recent mortgage statement or coupon book

NMLS ID # 417584.



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Invest and Protect



At Popular Investments, we know that the decisions you make today will have an impact for years to come.

Take Charge of Your Financial Future

Traditional bank savings products offer the security of FDIC insurance, a fixed principal value and rate of return, but they may not provide the growth or income you need to achieve your goals. That's why it's important to diversify¹ your savings.

We'll Help You Make Informed Decisions

There are thousands of investment options available, offering different combinations of risk and return. Sifting through the choices can be time-consuming, confusing, and frustrating. Our experts can help design an investment plan to help you achieve your financial goals.

Investment products may lose value. Mutual funds and variable annuities are offered by prospectus; the prospectus contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.

Securities and advisory services are offered through Osaic Institutions, Inc. ("Osaic Institutions"), a registered investment advisor and broker-dealer (Member [FINRA](#) / [SIPC](#)). Insurance products are offered through Osaic Institutions or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA, also known as PIA US Insurance Agency (PIAUS), is a wholly owned subsidiary of Popular Bank, a New York state-chartered financial institution. Osaic Institutions 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. When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Osaic Institutions, or as insurance agents of PIAUSA. Osaic Institutions 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 Osaic Institutions 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.

The content of this material is for informational purposes only, and does not constitute tax, legal or accounting advice. Popular Bank does not engage in the offering of tax, legal or accounting advice. If legal, tax, or accounting assistance is required, the services of a competent professional should be sought.

1. Diversification is a method of helping to manage risk. It does not assure a profit or the avoidance of loss.

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Invest and Protect

Annuities and Insurance

Annuities¹

Fixed Annuities, which are tax deferred, allow you to safely take advantage of competitive fixed interest rates. A fixed annuity is a dependable insurance product that can provide you with steady income in the future.

Variable Annuities combine the tax-deferral benefits of a fixed annuity with the flexibility and performance of an investment fund. You control the investment options and can take advantage of potentially competitive returns through market exposure.

Tax-Sheltered Annuities are tax qualified plans offered to employees of non-profit organizations and employees of public school systems.

Immediate Annuities and **Index Annuities** are also available.

Insurance

Insurance can provide financial protection for your family or business. We offer access to term, whole life, wealth transfer, and long-term care.

Stocks, Bonds, and Mutual Funds

Stocks and Bonds²

All domestic stock exchange orders are available to our customers. We also offer access to a range of bonds for your income needs, including Treasuries, Federal Agencies, corporate, municipal, and mortgage-backed. Plus, we can process employee stock options.

Mutual Funds²

Mutual funds allow you to pool your money with that of other investors who have similar investment goals. These funds provide potential for long-term growth, professional money management, and diversification opportunities³ for investment dollars.

Products and Services

- **Mutual Funds**
- **Stocks**
- **Annuities**
- **IRAs**
- **Bonds**
- **Retirement Planning**
- **Wealth Management**
- **Insurance: Life, Disability and Long-Term Care**
- **Retirement Plans for Businesses**

Schedule a Complimentary Consultation

Call **1.888.317.9062** or visit your local branch to schedule an appointment for your complimentary consultation.⁴

We're here for you.

Your investment professional will be happy to help you:

- **Understand your statements**
- **Answer questions about how your investment is performing**
- **Review your portfolio and suggest areas that may need adjustments**

1. Before deciding on an annuity, you should consider your income and liquidity needs, risk tolerance, fees, expenses, possible surrender charges, and investment objectives. You are strongly urged to consult with your retirement or tax advisors to determine if an annuity is suitable in your financial situation.

2. Investment products may lose value. Mutual funds and variable annuities are offered by prospectus; the prospectus contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.

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3. Diversification is a method of helping to manage risk. It does not assure a profit or the avoidance of loss.

4. 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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- ①  Open smartphone camera.
- ②  Hold the camera up to the QR code.
- ③  Tap the notification to be taken to our branch and ATM locator.



New York

Bronx

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

838 Nostrand Avenue
Brooklyn, NY 11225
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

Dyckman Street

180 Dyckman Street
New York, NY 10040
212.942.7701

Houston

215 East Houston Street
New York, NY 10002
212.460.5056

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

252 Madison Avenue, Suite 104
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

Fort Lauderdale

10 South Federal Highway
Fort Lauderdale, FL 33301
954.742.4292

Hialeah

1620 West 49th Street
Hialeah, FL 33012
305.558.7626

North Beach

7306 Collins Avenue
Miami Beach, FL 33141
305.861.1211

Miami Lakes

7900 Miami Lakes Drive West
Miami Lakes, FL 33016
305.364.4230

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
954.742.4296

Contact Us

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