PREMIA® Points Earning and Expiration Table Addendum

Product	Points Earning	Points Expiration
Black Dual	2 points per $1 in purchases	Do not expire
Visa Infinite	2 points per $1 in purchases 40,000 Welcome Bonus points	
Mastercard Black	2 points per $1 in purchases	
Visa Cobalt Infinite	4 points per $1 in gas stations and Electric Charging[1] 3 points per $1 in restaurants and grocery stores[1] 1 point per $1 in other purchases 60,000 Welcome Bonus points	
Visa PREMIA® Rewards	1.5 points per $1 in purchases 5,000 Welcome Bonus points	December 31st four years from the date they were earned
Visa Novel Visa Ideal Visa Premia Icon HELOC Visa Secured	1 point per $1 in purchases	
Visa Indigo	1.5 points per $1 in purchases	
Indigo Dual	1.5 ponts per $1 in purchases	
Mastercard Novel	1 point per $1 in purchases	
Visa Business	1 point per $1 in purchases Maximum of 250,000 points per calendar year	
PREMIA® Business Max	3 points per $1 in purchases on airlines, hotels, restaurants, telecommunications, gas and office supplies[1] 1 point per $1 in other purchases 30,000 Welcome Bonus points	Do not expire
PREMIA® Business PREMIA® Business Secured	2 points per $1 in purchases on restaurants, telecommunications, gas and office supplies[1] 1 point per $1 in other purchases 10,000 Welcome Bonus points	

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Other Financial Relationships: **Electronic and Transactional Accounts and Checking:** MultiCuenta Popular®, Cuenta Popular®, Popular Premium, Private Management Account, Ideal, Maxi Premium, e-account, Mi Cuenta, Mi Cuenta Uni and U Save **Savings Accounts:** Ahorro a Toda Hora®, ATH POP®, and Popular Savings **Savings Deposits** **IRA Accounts** **B-SMART® Account** **Popular Securities® Investment Accounts with market value greater than $50K** **Personal Loans** **Reserve Line of Credit** **Popular Auto Auto Loans or Leasing** **Popular Mortgage Loans**	50 points per relationship, up to 200 points per month: Example: 1 relationship – 50 2 relationships – 100 3 relationships – 150 4 relationships or more – 200	These points will be awarded to the credit card with the best expiration rule. If you do not have a credit card eligible for the Program, these points will expire every fourth December 31st from the date they were earned

*The earning and expiration of points are subject to the PREMIA® Program Terms and Conditions

[1]Popular is not responsible for the coding used by merchants for purposes of identifying airlines, hotels, restaurants, grocery stores, telecommunications, office supplies, gas and Electric Charging transactions. Wholesale Clubs are not considered grocery stores.