



POLICY FOR AVAILABILITY OF FUNDS

DESCRIPTION OF THE DEPOSIT

Electronic transfer such as Social Security and payroll payments by direct deposit.

Effective, Wire Transfers, Checks Drawn against Banco Popular in Puerto Rico and U.S. Virgin Islands, U.S. Treasury checks, Postal Money Orders, Federal Home Loan Bank checks, Checks from Federal Reserve banks and the first \$225 from the total deposit in one day of Other Checks for cash withdrawals and payment of checks payable to other persons or entities.

Certified Checks, Official Checks, Checks from the Government of Puerto Rico payable to you.

ABILITY TO WITHDRAW FUNDS IN CASH OR CHECKS

The same business day your deposit is received.

1st business day* after the day of your deposit.

* Every day is a business day, except Saturdays, Sundays and federal holidays.

1st business day after the day of your deposit.

If it is made in person to a Bank Representative, it is payable to you, and you use the Special Deposit slip. The slip is available through a Bank Consultant or Bank Host.

OTHER CHECKS

2nd business day after the day of your deposit

\$450 for cash withdrawals or payment of transactions payable to other persons or entities¹

3rd business day after the day of your deposit

Remaining funds for cash withdrawals

FUNDS DEPOSITED IN CONSUMER AND NON - COMMERCIAL TRANSACTIONS ACCOUNTS

From the total aggregate amount of checks deposited during any business day which we are open to the public, the first \$225 of these funds will be available the first business day after the day of your deposit. For Popular Securities Investor Plus Accounts the first \$1,000 will be available. For Private Management Account (PMA) the first \$10,000 will be available.

FUNDS DEPOSITED IN COMMERCIAL TRANSACTIONS ACCOUNTS

From the total aggregate amount of checks deposited on a business day in that we are open to the public, the first \$1,000 of these funds will be available the first business day after the day of your deposit. Funds you deposit by check can be delayed for a longer period and the amount available can be reduced. For more information, please refer to our Disclosure on the Availability of Funds, in the Deposit Accounts Agreement.

¹ Banco Popular will have available for withdrawal up to \$450 in Other Checks on the second day after the deposit, whenever the aggregate amount of any check drawn against an account at any Banco Popular Branch located in Puerto Rico, or the US Virgin Islands; US Treasury checks; Postal Money Orders; Federal Home Loan Bank checks and Federal Reserve Bank checks is \$225 or more.

This Availability Policy only applies to funds deposited for accounts of Banco Popular in Puerto Rico and the Virgin Islands. Please inquire for information about the availability of funds deposited at other locations.