

<b>ACCOUNT GENERAL INFORMATION</b>			
<ul style="list-style-type: none"> <li>The ATH POP Account is a savings account that may be opened by the parents or legal tutors of children between the ages of 8 and 17. The parents or legal guardian, expressly agrees that the funds deposited in the account, belong and will be for the benefit of the minor even when the parents or legal guardian are the owners of the account. The minor with the parents or legal guardian are considered the "Depositors" of the account.</li> <li>The depositors may have access to make deposit transactions, withdrawals, transfers, and purchases with the account through any channel that accepts the ATH debit card and ATH International Debit Card, including but not limited to, Automated Teller Machines (ATMs), Point of Sales (POS) and electronic services owned or not owned by the Bank, branches and the Bank's Internet Banking.</li> <li>The parents or legal tutor expressly authorize the Bank to:               <ul style="list-style-type: none"> <li>Issue the minor an ATH debit card and/or ATH International debit card to make any type of transactions that are permitted through the use of such cards; and</li> <li>Send the account statement in the name of the minor which will include the transactions made with the account during the period covered by said account statement.</li> </ul> </li> <li>The funds deposited in the account may not be used as collateral for loans or other liabilities.</li> <li>When the minor reaches 19 years of age, the Bank will automatically convert the account with the type of account designated by the Bank at the time of conversion.</li> <li>The use of the ATH debit card is subject to the conditions set forth in the Deposit Account Agreement for Individuals.</li> </ul>			
<b>ACCOUNT OPENING AND USAGE</b>			
Minimum deposit needed to open account	\$25.00		
Monthly service fee	\$2.00	If the balance on any day of the statement period is less than \$100.00.	
Withdrawals at a branch	\$0.50	For each withdrawal in excess of 2 in the statement period.	
Account closure	\$10.00	If canceled within the following 90 days of the account opening.	
Dormant account fee	\$0.00	If you do not make transactions in your deposit account (deposits, withdrawals, payments), inactivity charges will not apply to this account. However, the inactivity period remains in place, thus it is important that you continue making transactions in your account to avoid its status changing to inactive and your money being remitted to the Division of Banking and Insurance of the Virgin Islands (for USVI customers) and the Ministry of Finance (for BVI customers), in accordance with the applicable laws and regulations. As a reminder, if you do not make any transactions in a 12-month period, your account will be considered inactive.	
Debit card replacement	\$5.00	For each replacement due to loss, theft, damage and /or additional card. This fee does not apply to automatic renewals.	
Electronic debit cancellation (EFT)	\$15.00	For each preauthorized electronic payment suspension for a specific merchant, whether temporary (only one payment) or permanent (cancellation of future payments).	
<b>Automated Teller Machine (ATM) Fees</b>			
Withdrawals at ATMs belonging to Banco Popular in Puerto Rico (BPPR), in United States Virgin Islands (USVI) and in British Virgin Islands (Tortola). Withdrawals at ATMs belonging to Popular Bank or to other banks in the United States (US).	\$0.00	Withdrawals at ATMs (non Popular Bank) in the United States may be subject to charges from the ATM owner.	
Withdrawals at ATMs belonging to other banks	\$0.50	Applies to each withdrawal only when the account does not maintain a balance greater than \$100.00 every day of the monthly cycle. Also, the ATM owner may assess other fees.	
Withdrawals at ATMs and purchases in foreign countries	2.00%	Applies to the total withdrawal amount at ATMs and purchases outside the US, PR, USVI and at non-BPPR ATMs in Tortola. Charge applies per withdrawal and purchase. This fee includes 1% charged by VISA® and 1% charged by BPPR after conversion to USD Currency. The ATM owner may assess other fees.	
<b>Interest*</b>			
Interest Rates with their Annual Percentage Yield (APY) are the following:			
Average Daily Balance		Interest Rate	Annual Percentage Yield (APY)
Equal or higher than:	Less than:		
\$500.00	\$1,000.00	0.10%	0.10%
\$1,000.00	\$10,000.00	0.15%	0.15%
\$10,000.00	\$25,000.00	0.15%	0.15%
\$25,000.00	\$50,000.00	0.15%	0.15%
\$50,000.00	\$100,000.00	0.20%	0.20%
\$100,000.00	\$250,000.00	0.20%	0.20%
\$250,000.00	or more	0.25%	0.25%
To obtain the disclosed Annual Percentage Yield a minimum average daily balance of \$500.00 must be maintained.			
The APY disclosed is based on an average daily balance of \$500.00 in the first range and the minimum balance on each of the remaining ranges.			
Interest is computed and credited monthly. Interest will be paid on the deposited funds, if the balance required by the bank is maintained during the statement period and the account is still open on the last day of the account statement or the interest payment period.			

## OVERDRAFT SERVICE FOR INDIVIDUAL ACCOUNTS\*

An overdraft is the amount by which any item(s) posted to your Account on a Business Day exceeds your current balance. An overdraft occurs when you have non-available or insufficient funds in your Account to pay a transaction, but the bank decides to pay it.

If you do not have Overdraft Protection, we may determine to pay a transaction applying the standard overdraft practices that are part of your account as follows:

- **STANDARD OVERDRAFT SERVICE:** This service is part of the account and does not require your consent. **The service has a cost (please see the overdraft options section for details).**

The Bank's standard overdraft practice is not to authorize or pay overdrafts for ATM and Debit Card transactions when you have insufficient or non-available funds unless you authorize it.

The bank standard overdraft practice at our sole discretion, reserves its right to authorize and pay overdrafts for checks and other transactions made using your Account number, automatic bill payments and/or recurring Debit Card transactions. This means that the Bank does not guarantee that it will always authorize and pay any type of the transactions abovementioned. If the Bank does not authorize and pay an overdraft, your transaction will be declined. If the Bank pays the transaction is discretionary and depends on several factors, including the amount of the item, the type of transaction and the past activity in your Account.

For example, the Bank typically does not authorize overdrafts if your account does not receive regular deposits, or your account has reflected overdrafts in the past. If the bank determines to pay the transaction, your Account will be subject to an overdraft fee per paid transaction and your balance will reflect a negative balance. Such balance will be charged to your Account or any other account you may have with the Bank, as authorized by law. You authorize us to use the money from any subsequent deposits to your Account (including but not limited to a direct deposit of Social Security or any other state or federal benefit payment) to pay any overdraft and resulting fees in that Account. For deposits you have authorized, you understand and agree that if you don't want your benefits applied in this way, you may change your direct deposit instructions at any time with the person or organization paying the benefits.

### What could be paid under this service?

- Checks and other transactions made using your account number such as electronic debits (EFT)
- Preauthorized bill payments made through our Telepago Popular service

### To avoid overdrafts on your account You can:

- Use the free transfer service between accounts available through Mi Banco Online and Mi Banco Mobile.
- Activate Mi Banco Alerts<sup>1</sup> service to receive a text message or email of your balance.
- Check the available balance of your account 24/7 through the automatic answering machine (VRU) of our Customer Contact Center (787) 724-3659 or through our more than 600 ATMs around the island.

<sup>1</sup> Charges may apply for text messages or data excess according to your cell service plan. Check with your service provider to find out more about your plan.

## OVERDRAFT OPTIONS\*

Option 1: Standard		This option applies automatically. With this option, the bank will reject overdraft transactions made with the debit card and ATM transactions.
Returned Transaction Fee	\$0.00	No fees will be charged if the bank decides to return a transaction against insufficient funds or non-available funds.
Paid Transaction Fee		<b>The Bank may, at its discretion, pay these transactions without requiring your authorization.</b>
*Applies to electronic transactions (TelePago/ Pay by Phone and/or EFT Electronic Debit) paid by the bank	\$0.00	No fees will be charged if the bank decides to pay a transaction against insufficient funds or non-available funds.

## PROCESSING POLICIES

### What is the Posting Order?

This section summarizes how we generally post some common transactions to your account.

The Bank currently group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign a category to each transaction received for that day. The Bank generally post all transactions within a category, using the posting order or orders that apply to that category before we post any transactions assigned to the next category.

The Bank start the posting of transactions considering the balance in your account from the previous business day, then will post credits and debits within categories in the following order:

1. All deposits and credits to your account will post based on our Funds Availability disclosure.
2. The following provisional holds and/or debits will post, within each category, in the order in which each is authorized/received (date/time). If the debit is received without the time of the transaction, it will be posted per category after transactions with information on the time of the transaction.
  - Any overdraft balance from the previous day if at the end of the previous day you incur in transactions against insufficient or non-available funds.
  - Provisional holds - Debit card authorizations, check deposit holds, etc.
  - Transactions within our branches through a Bank Representative. This includes debit card transactions and check cashing within the branch (if your Account provides checks)
  - Automated Teller Machine (ATMs) withdrawals
  - Debit Card purchases
  - Other debits (Telepago/Pay by Phone, transfers between accounts, wire transfers and debit notices)
  - Last, ACH debits, whether one time or recurrent, in the order received
3. Checks (in those accounts that offer checks) are processed in numerical order from lowest to highest check number. Checks presented without a number will post after the numbered checks and will post from highest to lowest dollar amount.
4. Most account related fees (such as monthly service fees, pending service fees, overdraft line of credit finance charge) are posted last in the order established by the Bank.

**Overdraft Fee** - We determine at the time we post the transaction into your account whether it creates an overdraft and whether an overdraft fee applies. If there are insufficient funds to pay a presented debit, we may pay it and overdraw your account. In such case, you may incur in an overdraft fee. The fee will be reflected in your account after the transaction is paid.

**When your funds will be available \***

<b>Available for withdrawal the same date of the deposit:</b>	Electronic funds transfers such as Social Security benefits and Direct Deposit payroll.
<b>Available for withdrawal on the next business day:</b>	Cash, Wire Transfer, and Checks drawn against any Banco Popular branch located in Puerto Rico or the US and British Virgin Islands. The first \$5,525 of US Treasury Checks; Postal Money Orders; Federal Home Loan Bank Checks; and Federal Reserve Bank Checks, Certified Checks, Official Checks and Checks from the Government of the Commonwealth of Puerto Rico made payable to the owner of the account and presented directly to a Bank Representative using the Bank's Special Deposit Slip. The first \$225 of the total deposit of other checks drawn on banks other than Banco Popular.
<b>Availability for other deposited checks:</b>	The first \$225 of the aggregate sum of other checks deposited on any business day will be available in the following manner: If the total is \$225 or less, the entire amount will be available on the next business day. If the total is more than \$225, \$225 will be available on the next business day, \$450 will available on the second business day after the deposit date, and the remainder of the deposited funds will be available on the third business day following the deposit date.

**ERROR AND DISPUTE RESOLUTION\***

If you believe that there is an error in your account statement or the receipt issued by an ATM or POS terminal:  
Call Us at 787-724-3659 (Mobiles and PR Metropolitan Area) or toll-free 1-888-724-3659 (Outside PR Metropolitan Area, USVI and BVI). Telephone available for the hearing impaired (TDD): 787-753-9677 (PR Metropolitan Area) or toll-free 1-800-981-9666 (Outside PR Metropolitan Area, USVI and BVI). You can also send your claim to the following address: Banco Popular de Puerto Rico, Customer Contact Center (714), PO Box 362708, San Juan, Puerto Rico 00936-2708. The Bank must have knowledge of the complaint within sixty (60) days following the day the first account statement containing the error was sent.  
In the event a dispute shall arise between the parties to Banco Popular de Puerto Rico's Deposit Accounts Agreement eligible to be resolved in our court system, you may pursue the claim accordingly.

**\* For more details or information, refer to the Deposit Accounts Agreement for Individuals.**

The Interest Rate with the Annual Percentage Yield (APY) stated is effective on

For updated information, call Telebanco Popular at (787) 724-3659 (Mobiles and PR Metropolitan Area) or 1-888-724-3659 (Outside PR Metropolitan Area, USVI and BVI). Telephone available for the hearing impaired (TDD): 787-753-9677 (PR Metropolitan Area) or toll-free: 1-800-981-9666 (Outside PR Metropolitan Area, USVI and BVI).

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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**GENERAL TIPS**

## How to avoid charges in your account

- Pay through more than 5,000 business in Pay by Phone, obtain a confirmation number of the payment made and avoid charges for drawn checks.
- If a check was lost (in the accounts that applies for checks), try to locate it before proceeding with the suspension. In case of loss or theft of more than one check, be sure to include them all in the same request if they are in the same sequence.
- Withdraw cash at over 600 ATMs owned by BPPR to avoid charges at other ATMs. Find the nearest ATM from you through [www.http://locator.popular.com](http://locator.popular.com)
- Make transfers between your accounts through Internet banking.
- Make sure you receive and verify your monthly statement or use Telebanco or Mi Banco Online to validate your transactions. If the required account balance is maintained you will avoid overdrafts charges.
- Use Mi Banco Alerts where you will be notified by text message or email every time you use your debit card or exceed your budget.
- Avoid photocopy fees; use Internet Banking to obtain up to 13 months of payment history and up to 18 months of transaction history with images of checks and deposit slips.
- Never provide personal information over the phone, of your accounts or cards.
- If you change your address be sure to notify the bank.
- Keep your debit card in a safe place. Also, use the envelope provided and this will prevent damaging the magnetic stripe.
- Cancel your electronic transactions (EFT) directly with the business.

**AVAILABLE OPTIONAL SERVICES**

SERVICE	FEE	WHICH SERVICES ARE PROVIDED?
<b>Wire Transfers*</b>		
Incoming Domestic and International	\$15.00	Fund transfers to your account from any place in the US and foreign countries.*
Outgoing Domestic and International	<b>Commissions:</b> For accounts in Puerto Rico, minimum: \$25; maximum: \$35, based on the amount. For accounts in USVI and Tortola, minimum: \$25; maximum: \$40, based on the amount. <b>Transmission:</b> For PR, USVI, and Tortola: \$25	Fund transfers from your account to any place in the US and foreign countries.*
<b>Foreign Currency</b>		
Purchase and Sale of Foreign Currency	1% of the equivalent in dollars Minimum: \$10 Maximum: Based on the amount	Currency exchange from U.S. currency to foreign currency or vice versa.
<b>Official or Provisionals Checks / Check Books / Debit Cards</b>		
Official Checks	\$15.00	Official Check Purchase.
Money Orders	Fluctuates from \$5 to \$8, based on the amount. For Popular Access and Academia Account it fluctuates from \$2 to \$4, based on the amount.	A money order can be used instead of a check.
Provisional Checks**	\$2 each page of 4 checks	Checks are provided at the branch when the customer does not have available checks.
International Debit Card Urgent Request	\$25 Cost may vary depending on the international address destination	FedEx delivery could take between 1-2 business days.
<b>Confirmation Letters / Processing Charges</b>		
Confirmation Letter	\$5.00	Letter to certify that the customer has a product or service. For example: direct deposit, account balance, active account, ACH (EFT) transactions, among others.
Consulate Letter	\$10.00	A balance certification required by a Consulate for a customer that has deposit accounts with the Bank and requests entrance to the United States and Puerto Rico.
Non-Customer Certification	\$15.00	The letter certifies that the person does not have an account with the Bank.
Garnishment	\$75.00	Applies to any garnishment issued by the Court, CRIM-PR (Centro de Recaudación Municipal), Internal Revenue Service (IRS), Treasury Department-PR(Departamento de Hacienda), ASUME-PR (Administración para el Sustento de Menores) and any other government agency.
<b>Photocopies</b>		
Check Photocopy	\$5 in paper / \$4 in CD/DVD	This charge is per page. For the CD/DVD, must request 10 items or more.
Account Statement Photocopies	\$10 per printed statement or CD/DVD	Does not apply to IRA statements photocopies neither Payroll Cards. For the CD/DVD option, must request 10 statements or more.
Miscellaneous Photocopies	\$5 in paper / \$4 in CD/DVD	Among others, applies to deposit slips, credit or debit notices, savings withdrawals and deposited checks.

\* Wire transfers to or from sanctioned countries are not permitted by the Department of Treasury of the United States (OFAC).

\*\* The provisional checks applies to the following accounts: Popular Checking, Ideal, Popular Plus, e-account.