

ACCOUNT OPENING AND USAGE		
Minimum deposit needed to open account	\$15.00	
Monthly service fee	\$3.00	If the balance is \$250.00 or more in the statement period.
	\$5.00	If the balance is less than \$250.00 in the statement period.
Dormant account fee	\$10.00	Per month charge after 6 months with no deposits, withdrawals, or payments.
ATH / International ATH card replacement	\$5.00	For 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 cancelling an electronic payment and to avoid future account debits from a specific merchant.
Automated Teller Machine (ATM) Fees		
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 Community Bank (PCB) or to other banks in the United States (US).	\$0.00	Withdrawals at ATMs (non PCB's) in the United States may be subject to charges from the ATM owner.
Withdrawals at ATMs belonging to other banks that are members of the ATH Network (Banks and Credit Unions associated to the ATH Network)	\$0.50	Not applicable if you maintain each day of the statement period a balance greater than \$250.00. If you fail to maintain the required balance, the fee will apply to each withdrawal. The ATM owner may assess other fees.
Withdrawals at privately owned ATMs that are not members of the ATH Network	\$2.00	Applies to each withdrawal. 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. The ATM owner may assess other fees. This fee includes 1% charged by VISA® and 1% charged by BPPR after conversion to USD Currency.
Check related fees		
Each drawn check	\$0.50	Charge per check drawn in excess of 10 during the statement period.
Checkbook Order	Varies	Depending on the style you select plus shipping costs.
Stop payment for 6 months	\$10.00	Per check or group of checks in sequence.
Stop payment extension	\$10.00	For extending the original stop payment period for 6 additional months.
Stop payment for 12 months (simultaneous stop payment and renewal)	\$15.00	Per check or group of checks in sequence.
OVERDRAFT POLICIES*		
Option 1: Standard	You will not incur in overdraft fees in Automated Teller Machines (ATM) transactions and / or purchases with debit cards.	
ATM transactions and / or Debit Card Purchases	\$0.00	If you do not opt-in for the Overdraft Service to pay ATM transactions and / or Debit Card purchases when you have insufficient funds or non-available funds.
Electronic Transaction (Pay by Phone and / or Electronic Debit) and / or paid or returned check	\$15.00	The Bank may, at its discretion, pay these transactions without requiring your authorization. Per overdraft. Will be charged if the Bank pays or returns an electronic transaction (Pay by Phone and / or Electronic Debit) and / or pay or return a check against insufficient funds or non-available funds.
Option 2: Overdraft Service	You authorize the Bank to pay Automated Teller Machines (ATM) transactions and / or purchases with Debit Cards	
Automated Teller Machines transactions and / or Purchases Paid with Debit Cards	\$15.00	At its discretion, the Bank reserves its right to pay the transaction. You will be charged per overdraft if the Bank decides to pay the transaction at an ATM or payments with your ATH® Debit Card against insufficient funds or non-available funds. This fee applies only if you authorize it. If you want the Bank to authorize and pay overdrafts for automated teller machine transactions and purchases with your ATH® Debit Card, access www.popular.com and complete the application or visit your nearest branch.

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, 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 ATH 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 ATH 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?
Wire Transfers		
Incoming Domestic and International	\$15.00	Fund transfers to your account from any place in the US and foreign countries.*
Outgoing Domestic and International	Commissions: 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. Transmission: For PR, USVI, and Tortola: \$25	Fund transfers from your account to any place in the US and foreign countries.*
Foreign Currency		
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.
Foreign Currency Checks	\$15.00	Check issuance in foreign currency.
Official or Provisionals Checks / Check Books / Debit Cards		
Official Checks	\$10.00	Official Check Purchase.
Money Orders	Fluctuates from \$4 to \$10, based on the amount. For Acceso Popular, Acceso ETA and Acceso Universitario it fluctuates from \$3 to \$10, 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.
Urgent request for International ATH	\$25 Cost may vary depending on the international address destination	FedEx delivery could take between 1-2 business days.
Confirmation Letters / Processing Charges		
Direct Deposit Certification	\$5.00	To certify that the customer receives Direct Deposit service in the account.
Account Balance Certification	\$5.00	To certify that the customer maintains a deposit account with the Bank and to inform the balance amount.
Active Account Certification	\$5.00	To certify that the customer has an account with the Bank, but without the balance information.
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.
Photocopies		
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	\$5 in paper / \$4 in CD/DVD	This charge is per page. 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).