

## FACTS WHAT DOES POPULAR, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all the information that can be shared. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Contact Information e.g., telephone number</li> <li>• Account Balance and Transaction History</li> <li>• Payment History and Credit History</li> </ul>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Popular, Inc. chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>		
	<b>Does Popular, Inc. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share
<b>To limit our sharing</b>	• Mail the form below. <b>Please note:</b> If you are a new customer, we can begin sharing your information 45 days from the date we send this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call toll-free: 1.800.274.5696	



<b>Mail-in Form</b>		NO ACTION IS REQUIRED if you previously chose to opt-out of sharing your information.	
If you have a joint account, your choice(s) will apply to everyone on your account, unless you mark below  <input type="checkbox"/> Apply my choice(s) only to me.	Mark any/all you want to limit  <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	Name		
	Address		
	City, State, Zip		
	Account Number		
<b>Mail To:</b>	Popular, Inc. Attn: Popular Direct Products P.O. Box 4884 Miami Lakes, FL 33014-8500		

Who we are	
<b>Who is providing this notice?</b>	Popular, Inc. and its affiliates (see definition below).
What we do	
<b>How does Popular, Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings. Also, we limit access only to those employees who need it in order to provide products and services, or to comply with local and federal regulations.
<b>How does Popular, Inc. collect my personal information?</b>	We collect your personal information, for example when you: <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• apply for financing or purchase securities from us</li> <li>• apply for insurance</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice(s) will apply to everyone on your account - unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Affiliates Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include companies with Popular, Inc., financial companies such as Banco Popular, Popular Auto, Popular Securities, Popular Insurance, eLoan, Inc., Popular Risk Services, Popular Insurance Agency USA, and Banco Popular North America, operating under the assumed name of Popular Bank.</li> </ul>
<b>Non-affiliated</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Popular, Inc. does not share with non-affiliates. As a result, they cannot market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include Direct marketing, telemarketing, and insurance companies.</li> </ul>

Other Important Information
<p><b>State laws</b></p> <p>You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.</p> <p>California Residents - Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated parties. We will limit sharing among our companies to the extent required by California Law.</p> <p>Vermont Residents - We do not share information we collect about you with non-affiliated third parties, except as permitted by Vermont law, such as to process your transactions or maintain your account with your consent. In addition, we will not share information about your creditworthiness with our affiliates, except with your authorization, but we may share information about our transactions or experience with you with our affiliates without your consent.</p> <p>Nevada Residents – Pursuant to Nevada law, if you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by calling 1.800.274.5696.</p> <p>You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson, Carson City, Nevada 89701; phone number 702-486-3132; <a href="http://ag.nv.gov/">http://ag.nv.gov/</a>.</p> <p><b>Other applicable laws on the right to Privacy of information:</b></p> <p>The following laws are intended to guarantee the rights of people with respect to the collection and use of their personal data.</p> <p>General Data Protection Regulation (GDPR) – it is a legal framework that establishes guidelines for obtaining and processing the personal data of natural persons who are residents of the European Union (EU). The law directly impacts the storage, processing, access, transfer, and disclosure of personal data that we obtain about residents of the EU. Please refer to <b><u>GDPR Consumer Privacy Rights Notice</u></b>.</p> <p>California Consumer Privacy Act (CCPA) – the law was created to protect the privacy rights of information for consumers who are California residents. The law requires providing more information to consumers about what is being done with their personal information and giving them more control over how their information is shared. Please refer to the <b><u>Privacy Rights Notice for California Residents</u></b>.</p> <p>California Privacy Rights Act(CPRA) – enhances the California Consumer Privacy Act and enforces stricter protection of consumer privacy. Please refer to the <b><u>Privacy Rights Notice for California Residents</u></b>.</p>