

All Popular Direct deposit products are offered by, and will be opened through, Banco Popular North America ("BPNA"). BPNA is a Member FDIC institution and a New York state chartered bank. Processing services for all Popular Direct deposit products are provided by BPNA. All deposits with BPNA (including deposits through Popular Direct deposit products) are insured by the FDIC up to the applicable maximum amount allowed by law for each deposit ownership category. All balances for Popular Direct and BPNA deposits would be combined for purposes of determining FDIC coverage eligibility. For more information about FDIC insurance coverage of deposits accounts, visit <https://www.fdic.gov/deposit/deposits/>. For additional information regarding your account, please refer to the Personal Banking Disclosure and Agreement for Popular Direct Products.

Account Fees

ACCOUNT CLOSED (WITHIN 180 DAYS)	\$0
DEPOSITED CHECK/ITEM RETURNED UNPAID	\$0
DORMANT ACCOUNT	\$0
STOP PAYMENT REQUEST	\$0

Other Product and Services

OFFICIAL BANK CHECK	\$0
COPIES (CHECKS, STATEMENTS, OTHER BANK RECORDS)	\$5 if under 60 days \$10 if over 60 days
INCOMING OR OUTGOING DOMESTIC COLLECTIONS, NON-SUFFICIENT FUNDS (NSF) FEES	\$35
SPECIAL STATEMENT HANDLING (DUPLICATE, CUT-OFF OR INTERIM STATEMENT, TRANSACTION PRINTOUT, HOLD STATEMENT, RETURN STATEMENT – MAIL NOTIFICATION)	\$5
ACCOUNT RESEARCH/RECONCILIATION	\$35/hour; \$20 minimum
COMPLIANCE WITH LEGAL PROCESS (GARNISHMENT, LEVY, CITATION)	\$75

Questions?

CUSTOMER SUPPORT	1-800-274-5696
EMAIL	<ul style="list-style-type: none"> – General questions: Please visit us at www.populardirect.com select Contact Us and complete the email form – Account-specific questions: If you need to include account-sensitive information, log in to your online banking and go to Customer Service, Bank Messages to send us a secure message
MAIL	<p style="text-align: center;">Banco Popular North America Attn: Popular Direct Products P.O. Box 4884 Miami Lakes, FL 33014</p>