

ELITE ACCOUNT

Disclosures, Terms and Conditions

The information contained in this document is an Addendum to the Personal Banking Services Agreement.

<p>ACCOUNT INFORMATION AND OPENING REQUIREMENTS</p>	<ul style="list-style-type: none"> The Elite Account (“Account”) is a high yield combined checking and savings account that considers your total deposit⁶ balances at Oriental Bank and your investments⁷ in Oriental Financial Services, LLC (OFS), (together Oriental), to provide a higher interest rate, higher annual percentage yield (APY) and benefits. You will receive a combined statement with the information corresponding to your Account’s checking and saving sections. In the statement, each Account section is identified as follows: the Account number for the checking section is preceded by the number 2, and the saving section is preceded by the number 3. The Account provides the benefits of banking service charges reimbursement debited directly from the checking and saving section of the Account. Also, it provides loan payments cashback for your eligible credit products at Oriental whenever the payment is made through direct debit or autopay using the checking section of the Account. The reimbursement and cashback are tiered based on the total combined balances of your accounts^{6,8}. The Account requires a minimum initial deposit of \$1,000.00 that will be deposited to the checking section. A minimum initial deposit for the savings section is not required. To enjoy the benefits of the Account and have no maintenance fee, you must maintain combined balances of \$5,000 or more (Level 1). The savings section generates variable tiered interest starting from a balance of \$0.01 in that section. The interest rate and the annual percentage yield (APY) to be credited to the savings section are determined based on the combined balances during the cycle⁹. The corresponding interest payment will be calculated over the balances on the savings section. Only the savings section earns interest. Both sections of the Account are linked: (1) Checking section: must maintain a minimum daily balance of \$1,000.00. If the daily balance is lower than \$1,000.00, any amount needed to maintain the minimum balance or cover any transactions that exceed the available balance will be transferred automatically from the savings section. In the case of having a daily balance over \$1,000.00, the excess will be transferred automatically to the savings section. An amount higher than \$1,000.00 could be established for the checking section if desired. The money that remains in the checking section will not earn interest. (2) Savings section: Any amount needed to cover transactions in the checking section that exceed the available balance, to maintain the minimum balance of \$1,000.00, or meet the minimum balance established by you will be transferred automatically from the savings section to the checking section. All the automatic transfers mentioned will be reflected in the Account at the end of each day. Without limiting any other Bank’s rights as outlined in the Personal Banking Services Agreement, the Account or any of its sections (checking or savings) that remain with zero balance (\$0.00) for a period of ninety (90) consecutive days will be automatically closed without prior notice. If, on the day of the combined balances analysis, the checking or the savings section has been closed, the Account will not be eligible for any of the Account benefits.⁸ The Account is for individuals of 18 years of age and older (for personal use, household, or family purposes; non-commercial purposes). Available for residents of the United States (“U.S.”) and/or any of its Territories. Provides a Debit Mastercard[®] for the Account. Each individual could have a maximum of two Accounts, one as primary owner and one as secondary owner. 						
<p>COMBINED BALANCES</p>	<ul style="list-style-type: none"> To calculate combined balances, we will consider those products where you are assigned as owner, primary or secondary holder with any of the following account relationships: sole owner, co-owner (“joint or” / “joint and”), contributor parent in the case of educational IRA, beneficiary, minor beneficiary, legal guardian, or custodian. Power of attorney or legal representative relationships are excluded. To determine the Account benefits level, we will consider as part of the combined balances those balances of the other accounts held by each Account holder/signer of this Account, even though they do not share ownership in those other products. It will only be used to determine combined balances. This in no way impacts the rights, responsibilities, and ownership of the respective accounts. Although they will not be able to access the balances, transactions, or details of the accounts where they are not the holders, the signatories to the Account agree and acknowledge that they will have access to view the total combined balances considered to determine the level of benefits in the Account. When opening an Account, customers should evaluate their privacy needs along with the benefits offered by the Account when considering the combined balances. To calculate combined balances for your products at Oriental we will consider the following balances of open accounts at the analysis date⁸: <table border="1" data-bbox="467 1581 1526 1955"> <thead> <tr> <th data-bbox="467 1581 876 1612">Deposit products</th> <th data-bbox="876 1581 1526 1612">Balances</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 1612 876 1822"> <p>Checking accounts</p> </td> <td data-bbox="876 1612 1526 1822"> <ul style="list-style-type: none"> Average ledger cycle-to-date balance of the checking accounts. Will be calculated by adding the daily balances of the checking account up to the date that the analysis is performed, this amount will be divided by the number of days in the cycle up to the analysis date. The analysis will be performed on the third business day before the end of the Account cycle. You can refer to the checking account statement to identify the cycle dates. </td> </tr> <tr> <td data-bbox="467 1822 876 1955"> <p>Savings accounts</p> </td> <td data-bbox="876 1822 1526 1955"> <ul style="list-style-type: none"> Average ledger cycle-to-date balance of the savings accounts. Will be calculated by adding the daily balances of the savings account up to the date that the analysis will be performed, this amount will be divided by the number of days in the cycle up to the analysis date. </td> </tr> </tbody> </table>	Deposit products	Balances	<p>Checking accounts</p>	<ul style="list-style-type: none"> Average ledger cycle-to-date balance of the checking accounts. Will be calculated by adding the daily balances of the checking account up to the date that the analysis is performed, this amount will be divided by the number of days in the cycle up to the analysis date. The analysis will be performed on the third business day before the end of the Account cycle. You can refer to the checking account statement to identify the cycle dates. 	<p>Savings accounts</p>	<ul style="list-style-type: none"> Average ledger cycle-to-date balance of the savings accounts. Will be calculated by adding the daily balances of the savings account up to the date that the analysis will be performed, this amount will be divided by the number of days in the cycle up to the analysis date.
Deposit products	Balances						
<p>Checking accounts</p>	<ul style="list-style-type: none"> Average ledger cycle-to-date balance of the checking accounts. Will be calculated by adding the daily balances of the checking account up to the date that the analysis is performed, this amount will be divided by the number of days in the cycle up to the analysis date. The analysis will be performed on the third business day before the end of the Account cycle. You can refer to the checking account statement to identify the cycle dates. 						
<p>Savings accounts</p>	<ul style="list-style-type: none"> Average ledger cycle-to-date balance of the savings accounts. Will be calculated by adding the daily balances of the savings account up to the date that the analysis will be performed, this amount will be divided by the number of days in the cycle up to the analysis date. 						

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	<ul style="list-style-type: none"> The analysis will be performed on the third business day before the end of the Account cycle. You can refer to the savings account statement to identify the cycle dates. 						
	Certificate of Deposit (CD)		<ul style="list-style-type: none"> Prior month-end CD principal balance. 				
	Individual Retirement Account (IRA)		<ul style="list-style-type: none"> Prior month-end CD principal balance. 				
	Investment accounts⁷		Balances				
	Diversified Growth IRA (DGI)		<ul style="list-style-type: none"> The account value at the close of the previous business day. The account value is the market value of the shares in the account. 				
	OFS Brokerage accounts at Pershing		<ul style="list-style-type: none"> The account value at the close of the business day prior to the analysis date for OFS accounts that are in Pershing. The "account value" is the market value of account positions minus Debt. 				
TIERED BENEFITS BASED ON THE ANALYSIS OF COMBINED BALANCES LEVEL	<ul style="list-style-type: none"> The Account offers benefits for interest rate, annual percentage yield (APY), percentage of cashback from your payments of eligible loans at Oriental, up to certain limits, and reimbursement of banking services fees (only for some combined balances), based on the combined balance level of the Account at the analysis date. Analysis Date: The analysis to determine the level of combined balances for the cycle is performed three business days before the closure of the Account cycle. If the Account is opened on or after the analysis date of the current cycle, you will begin to receive the benefits applicable to your level of combined balances in the next cycle. If at the date of the analysis, the Account, its checking section, or its savings section have been closed, the Account will not be eligible to receive the benefits. The close of the cycle for the Account occurs on the last day of the month: on day 30 for the months that ends on the 30th, on day 31 for the months that end on the 31st, and on day 28 and 29 for the month that ends on those days. The applicable benefits levels based on the combined balances are as follows: 						
	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 7
Combined balances	\$5,000.00 to \$9,999.99	\$10,000.00 to \$24,999.99	\$25,000.00 to \$49,999.99	\$50,000.00 to \$99,999.99	\$100,000.00 to \$249,999.99	\$250,000.00 to \$999,999.99	\$1,000,000.00 or more
Interest rate (applicable only the savings section)	.20%	.25%	.35%	.50%	1.00%	1.49%	1.98%
Annual percentage yield (APY) (applicable only to the savings section)	.20%	.25%	.35%	.50%	1.00%	1.50%	2.00%
Monthly cashback from total loan payments during the cycle.	N/A	.25%	.35%	.50%	1.00%	1.50%	4.00%
Maximum annual cashback	N/A	\$30.00	\$51.00	\$102.00	\$204.00	\$504.00	\$2,004.00
Maximum monthly cashback	N/A	\$2.50	\$4.25	\$8.50	\$17.00	\$42.00	\$167.00
Minimum combined balance charge	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Banking service charges reimbursement	N/A	N/A	100%	100%	100%	100%	100%
Concierge Service¹⁰	N/A	N/A	N/A	N/A	Included	Included	Included
Digital Financial Planning Tool¹¹	Included	Included	Included	Included	Included	Included	Included
Financial Advisor¹²	N/A	N/A	N/A	N/A	Included	Included	Included
Financial Planner¹³	N/A	N/A	N/A	N/A	N/A	N/A	Included

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<p>INTEREST RATE INFORMATION AND ANNUAL PERCENTAGE YIELD (APY)</p>	<ul style="list-style-type: none"> The interest rate and the annual percentage yield (APY) that will be used to calculate the interest payment on the balance in the savings section will be established based on the level of combined balances. You must maintain combined balances of \$5,000.00 or more and at least \$0.01 in balance to obtain the disclosed annual percentage yield (APY) for the balance in the savings section of the Account. The interest rate and the annual percentage yield (APY) applicable to the funds in the saving section will vary according to the combined balances per cycle as disclosed in the section: Tiered benefits based on combined balances level.
<p>The interest rate and annual percentage yield (APY) applicable to the Account is variable at the bank's discretion, based on market conditions and may change at any time without prior notice.</p> <p>Balance computation method:</p> <ul style="list-style-type: none"> The interest rate and the annual percentage yield (APY) applicable to the funds in the savings section will vary according to the combined balances per cycle as disclosed in the section: Tiered benefits based on combined balances level. To calculate the interest payment for the funds in the savings section of the Account we will use the average daily balance. This method applies a periodic rate to the average daily balance in the savings section during the cycle. The average daily balance is calculated by adding the principal in the savings section for each day during the cycle and dividing the figure by the number of days in the cycle. The periodic rate is calculated daily based on a 365-day year or 366 days in leap years. <p>Compounding and crediting: Interest, if any, will be compounded and credited to the savings section of the Account every month. If you close the Account, the savings section or the checking section before interest is credited, you will not receive the accrued interest.</p> <p>Accrual on non-cash deposits: Interest begins to accrue on the Business Day you deposit non-cash items (for example, checks).</p>	
<p>LOAN PAYMENTS CASHBACK</p>	<ul style="list-style-type: none"> This benefit applies to customers with combined balances of \$10,000.00 or over and both sections of the Account (checks and savings) opened. The credit products that qualify for the loan payments cashback, subject to monthly and annual applicable limits⁹, are personal loans, mortgage loans, credit lines, solar panel loans, and auto loans paid through direct debit or auto-pay using the checking section of the Account for the payment. Cashback does not apply to Credit Card payments. To calculate the cashback, we will add the regular payments debited from the checking section during the cycle. Based on your level of combined balances the applicable cashback percentage will be determined. That percentage will be multiplied by the payments total. The cashback to be credited is subject to the maximum monthly cashback. The cashback will be credited to the checking section of the Account and will be reflected in the account statement with the description "Elite LoanCashback" on the third business day after the end of the cycle.
<p>BANKING SERVICE CHARGES REIMBURSEMENT</p>	<ul style="list-style-type: none"> This benefit applies to customers with combined balances of \$25,000.00 or more and both sections of the Account (checks and savings) opened. The banking services fees that qualify for the reimbursement benefit are those that have been charged to your checking or saving section of the Account. For each Account section we will add up the eligible banking service fees that have been used during the cycle. The customer will be reimbursed in the amount of all (100%) of qualifying service charges. The reimbursement will be credited to each section and will be reflected in the statement with the description of "Elite Serv Reimb" at the end of the Account cycle. This reimbursement applies only to the following banking services: stop payments applied to checks or electronic debit cancelation, paid check investigations, external accounts online transfers, card replacement, rush card replacement, debit card withdrawals and balance inquiries at non-Oriental ATM, paid check image, withdrawal or debit vouchers, account statement or account transactional history, insufficient or non-available funds fees, daily overdraft fee, sent or received wire transfers, active account certification, detailed account certification, CD with information, production of other documents and safe deposit box yearly rent.
<p>FREE BANKING SERVICES</p>	<ul style="list-style-type: none"> This benefit applies to customers with combined balances of \$25,000.00 or more and both sections of the Account (checks and savings) opened. The following banking services qualify for this benefit: Provisional checks, manager's checks, money orders bank statements, check order with carbon copy and Oriental logo (basic institutional only), paper statement, savings debit transactions, account inactivity.
<p>BENEFITS IN ACCOUNT FOR MINORS (ABC ACCOUNT)</p>	<ul style="list-style-type: none"> This benefit applies to the primary holder of the Account if they are the parent, relative or legal guardian of the minor in an ABC account. It applies to customers with combined balances of \$5,000.00 or more and both sections of the Account (checking and savings) open. The Annual Percentage Yield (APY) of the Elite account, based on the account owner's combined balance level of \$5,000 or more, will be applied to the ABC account balance. There is no limit to the number of ABC accounts in which the Account holder can enjoy this benefit, as long as they are the parent, relative or legal guardian of the minor.

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LINE OF CREDIT	The Account offers the option to request a personal line of credit, subject to credit approval by the Bank. If the Bank approves the line of credit, you agree to comply with the terms and conditions set forth in the Agreement and Disclosures applicable to personal line of credit.		
BANKING SERVICE FEES APPLICABLE BASED ON THE COMBINED BALANCE LEVEL	<p>Except for the minimum combined balances fee, the service fee in this section will not apply for combined balances of \$25,000.00 or over and both sections of the Account (checks and savings) open.</p> <p>The following fees will show in your periodic account statement as "Service Charge".</p>		
	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
MINIMUM COMBINED BALANCE FEE	\$10.00 Per cycle	The charge applies to the checking section if combined balances are less than \$5,000.00. ⁸	Maintain combined balances of \$5,000.00 or more and keep open each of the Account sections (checks and savings).
USE OF CHECKS	\$0.50	<p>The charge applies to the checking section for each check drawn more than 10 per cycle.</p> <p>The charge applies to the checking section if combined balances are less than \$25,000.00 or if any of the Account sections (checks and savings) have been closed.⁸</p>	<p>Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings).</p> <p>Minimize the use of checks by making your payments through Online Banking¹, use your Debit Mastercard, ATH Móvil¹⁴, PeoplePay³, and Oriental's interactive teller machines*.</p> <p>*Service available at some Oriental branches.</p>
DEBIT TRANSACTIONS ON THE SAVINGS SECTION	\$2.00	Fee applies to the savings section for each Debit transaction in excess of 6 per cycle (transfers to another Oriental account or the check section are not considered to be debit transactions for the counting of over transactions)	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings).
ACCOUNT WITH NO ACTIVITY (INACTIVITY FEE)	\$10.00 Per cycle	The charge applies to the checking section. The charge applies when No-Transactions have been registered by the accountholder in the checking section for a period of 12 consecutive months, computed from the date the last deposit, withdrawal, pre-authorized transaction, check, payment or inquiries made about his accounts, whether by phone, email, regular mail, through the Internet or mobile banking platform or in person. Excludes interest, charges or other adjustments made to the Account by Oriental.	<p>Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings).</p> <p>Use your account regularly, make deposits, use your debit card to make payments and/or withdrawals to avoid these charges.</p>
	\$5.00 per cycle	The charge applies to the savings section. The charge applies when No-Transactions have been registered by the accountholder in the saving section for a period of 12 consecutive months, computed from the date the last deposit, withdrawal, pre-authorized transaction, payment or inquiries made about his accounts, whether by phone, email, regular mail, through the Internet or mobile banking platform or in person. Excludes interest, charges or other adjustments made to the Account by Oriental.	<p>Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings).</p> <p>Use your Account regularly, make deposits, use your debit card to make payments and/or withdrawals to avoid these charges.</p>
PAPER STATEMENT	\$2.00 per cycle	<p>The charge applies to the checking section. This applies if you opt for a paper statement. The fee will be charged monthly after the first cycle from the Account opening date.</p> <p>Accounts whose primary customer is 65 years or more, are exempt from this fee.</p>	<p>Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings).</p> <p>Register to receive your electronic statement at Oriental Online Banking¹</p>
CHECKS AND ELECTRONIC TRANSACTIONS	Some of these charges will be 100% reimbursed subject to the minimum combined balance requirements.		
	FEE	FEE DESCRIPTION	HOW TO AVOID FEES

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CHECKS ORDERS	\$0.00	Check order with a carbon copy and Oriental's logo (basic institutional only).	Other models carry a regular charge according to the supplier's price. Minimize the use of checks making your payments through the internet or mobile banking platform, using our Service Portal ¹⁵ or auto pay. Debit Mastercard®, PeoplePay ³ , ATH Móvil ¹⁴ and the Oriental's live tellers* available at some of our locations.
PROVISIONAL CHECKS	\$5.00	The charge applies to the checking section. Per page of 4 checks, printed at the branch	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) to receive this service free of charge at any of our branches or Concierge service ¹⁰ . Minimize the use of checks making your payments through the internet or mobile banking platform, using our Service Portal ¹⁵ or auto pay. Debit Mastercard®, PeoplePay ³ , ATH Móvil ¹⁴ and the Oriental's live tellers* are available at some of our locations.
STOP PAYMENT OR CANCELLATION OF ELECTRONIC SERVICE	\$15.00	The charge applies to the section where the stop payment is applied. For each stop payment of a check or electronic debit (EFT) transaction cancellation is requested.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. Cancel electronic fund transfers (EFT) transactions directly with your merchant. This will save you money.
CASHED CHECK INVESTIGATION	\$5.00	The charge applies to the checking section. For each investigation of a cashed check request.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
ONLINE BANKING¹ AND MOBILE BANKING²	Transfers and Pay Bills are subject to the funds available in both sections of the Account (checking and savings).		
PAY BILL	\$0.00	Per transaction limit: \$5,000 , Daily limit: \$15,000	
PEOPLE PAY ³	\$0.00	Third party transfers off us using Online Banking ¹ y Mobile Banking ² . Applicable limits for each account owner: <ul style="list-style-type: none"> • Per transaction limit: \$2,000 • Transaction limit per day: \$4,000 	
REMOTE CHECK DEPOSIT ⁴	\$0.00	Deposit checks with your mobile device. Applicable limits for each account owner: <ul style="list-style-type: none"> • Check maximum amount = \$6,000 • Maximum number of checks deposited: Daily limit = 10; Per 25 days rolling period = 30 • Total amount deposit: Daily amount limit = \$12,000; Per 25 days rolling period= \$24,000 	
INTERNAL TRANSFERS	\$0.00	Transfers between your Oriental accounts: No limit	
TRANSFERS TO EXTERNAL ACCOUNTS	\$5.00	Charges apply to the Account section from which the transfer is made. For each transfer made to an account through Online Banking¹ Applicable limits for each account owner: <ul style="list-style-type: none"> • Per transaction amount = \$5,000 • Monthly amount = \$10,000 • Transactions per day = 5 • Transactions per month = 10 	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. Use PeoplePay ³ to transfer money to an account at another financial institution or person in PR, US or USVI.
DEBIT CARD	Point-of-Sale (POS) transaction limit and ATM cash withdrawals are subject to the availability of funds in both sections the Account (checking and savings). <ul style="list-style-type: none"> • ATM Withdrawals: \$500 per day • POS Transactions: \$5,000 per day 		
CARD REPLACEMENT	\$5.00	The charge applies to the checking section. For each Debit Mastercard® rush replacement request. Applies to domestic mailing only through UPS; delivery can take up to 4 days.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.

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			Keep your card in a safe place and in the envelope provided by the Bank to prevent damage to the magnetic stripe.
RUSH CARD REPLACEMENT	\$90.00	The charge applies to the checking section. For each Debit Mastercard® rush replacement request. Applies to domestic mailing only through UPS; delivery can take up to 4 days.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
TRANSACTIONS IN FOREIGN CURRENCY	1.05%	The charge applies to the checking and saving sections. Mastercard® will charge 0.60% of the total debit card purchase or withdrawal, per transaction made in countries other than the country of your residence and 0.45% for currency exchange to US dollars.	
OTHER CHARGES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
ATM FEES			
WITHDRAWALS AND BALANCE INQUIRIES IN AN ATM	\$0.50	The charge applies to the section from which you are making the transactions or balance verification. Oriental will charge this fee for each withdrawal or balance verification made at a non-Oriental ATM or outside one of the affiliated ATM networks, Allpoint® or Sharenet®. Fees imposed by the ATM owner may apply. ATM withdrawal limit may not be honored if the account does not have enough funds to cover the fee imposed by the ATM owner.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. Use Oriental's or one of the affiliated networks Allpoint® o Sharenet® ATMs. Use Mobile Banking ² to locate the closest ATM or to verify your Account balance.
COPIES			
IMAGE OF DEPOSIT OR WITHDRAWAL SLIPS	\$5.00	The charge applies to the Account section from which you are requesting the image. For each printed copy of the requested document.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. Go to Online Banking ¹ where you have available to print check images from the last 90 days.
STATEMENT OR TRANSACTIONAL HISTORY	\$10.00	The charge applies to the checking section. For each copy of an Account statement or transaction history requested.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. Go to Online Banking ¹ where you can access your last 72 account statements.
INSUFFICIENT FUNDS AND OVERDRAFT FEES			
A "Non-sufficient funds (NSF) or Non-available funds" fee will apply to transactions originated or items drawn against non-sufficient or non-available funds regardless of whether such transactions or items are paid or returned unpaid.			
An overdraft occurs when your Account balance turns into a negative balance. Overdrafts may be caused by checks, other transaction types, fees and/or charges against your Account. At our discretion, we may pay transactions and/or items that may result in overdrafts. That is, we do not guarantee that we will always authorize and pay transactions and/or items that may cause an overdraft. If we do not authorize an overdraft, the transaction may be declined and/or your check returned unpaid. In case of overdrafts a Daily Overdraft Fee and an Overdraft Charge will apply (collectively, "Overdraft Fees"). Overdraft Fees will show in your periodic account statement as "Cargo Overdraft for Continuous OD." You will not incur in Overdraft Fees on overdrafts caused by the following transaction types: Automatic Teller Machine ("ATM") withdrawals; one-time debit transactions originated through Point of Sales ("POS"), Online or Telephone (e.g. purchases made using your debit card) (collectively, "one-time debit transactions"). The latter exception does not apply to preauthorized electronic fund transfer.			
INSUFFICIENT OR NON-AVAILABLE FUNDS	\$15.00	The charge applies to the Account section where the transaction is presented. For each debit transaction, check or preauthorized electronic fund transfer, among other transactions, whether paid or returned, against insufficient or non-available funds in the Account. This fee will apply the first time the item is presented for collection. Depending on the balance in your Account, this fee may cause or increase an overdraft in the Account	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge. If you have an available balance in the savings section, we will automatically transfer the amount needed to authorize and pay the transaction.

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DAILY OVERDRAFT FEE	\$5.00	This applies to the overdrawn section of the account. For each day the Account remains in negative balance (overdraft) a \$5.00 Daily Overdraft Fee will be charged. An overdraft may be caused by checks, other transactions, fees and/or charges against your Account, such as: recurrent automatic debit transactions, Non-sufficient funds (NSF) or Non-available funds fees. This fee is not applicable to overdrafts caused by one-time debit transactions (as defined above).	
OVERDRAFT CHARGE	20% annual	A 0.05479% Overdraft Charge (20% annual) will be applied on a daily basis on the overdrawn daily balance in your Account. This charge is calculated daily based on a 365 days year and is in addition to the \$5.00 Daily Overdraft Fee.	

While in overdraft status, your Account will automatically be charged with a Daily Overdraft Fee and an Overdraft Charge, which will increase the amount of the overdraft. You are required to cover an overdraft amount within 30 days from the date the overdraft is created or before the end of your current statement cycle period. If the Account remains in overdraft after this period, the Account will be closed by the Bank.

WIRE TRANSFERS	Wire transfers to or from countries sanctioned by OFAC (United States Treasury Department) are not permitted.		
RECEIVED	\$15.00	This applies to the section where the transaction is received. For each funds transfer received into your Account from anywhere in the United States or abroad.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
SENT	Varies	This charge applies to the section from which the wire transfer is sent. The charge for transfers sent varies depending on the amount to be transferred and the destination.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
MANAGER'S CHECK	\$10.00	This charge applies to the section from which the funds for the manager's check is debited. For every manager's check purchased.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) to receive this service free of charge at any of our branches.
MONEY ORDER	\$ 5.00	This charge applies to the section from which the funds for the money order are debited. For each money order up to a maximum of \$500.00	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) to receive this service free of charge at any of our branches.
	\$ 8.00	This charge applies to the section from which the funds for the money order are debited. For each money order up to a maximum of \$1,000.00	
CERTIFICATIONS			
OFFICIAL CERTIFICATION OF ACTIVE ACCOUNT	\$5.00	This applies to the section from which the certification is requested. For each Active account Certification with Oriental.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
OTHER			
DETAILED ACCOUNT(S) CERTIFICATION	\$25.00	This applies to the section from which the certification is requested. For each Active account Certification with Oriental.	Maintain combined balances of \$25,000.00 or more and keep open each of the Account sections (checks and savings) for reimbursement of this charge.
CD WITH INFORMATION	\$5.00	This applies to the section from which the CD is requested. For each CD produced with requested information.	

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PRODUCTION OF OTHER DOCUMENTS	\$2.00	This applies to the section from which the documents are requested. Fee applies per page of document requested (copies of records/files, etc.).
SAFE DEPOSIT BOX	Varies	This applies to the checking section of the Account. Annual varies depending on the selected size.
JUDICIAL OR ADMINISTRATIVE NOTICE OF LEVY OR WRIT	\$65.00	For each account garnishment issued by a Court, Department of Treasury, Municipal Revenues Collection Center (CRIM.) Administration for Child Support (ASUME), Internal Revenue Service (IRS), Municipal Taxes (Apremio) and Municipal Patents.
BANK'S OFFICER APPEARANCE TO THE COURT OR GOVERNMENT AGENCY	\$50.00	Metropolitan area
	\$100.00	Outside the metropolitan area (Island)

The Bank may change the fees applicable to the Account from Time-to-Time.

<p>RECOMMENDATIONS FOR A GOOD ACCOUNT MANAGEMENT</p>	<ul style="list-style-type: none"> Stay informed about your transactions: payments, balances debits, or credits with Online Banking¹ "Premium" alerts, so you can monitor your transactions and mitigate the risk of imposing overdraft and non-sufficient funds fees. Deposit checks using your mobile phone (Remote Check Deposit)⁴. Send money free of charge to anyone you want from your account to another bank account in Puerto Rico and the United States via your mobile phone with PeoplePay³. Request cash when you pay with your Debit Mastercard[®] at retailers that offer this service. Learn about the important benefits and details of your Debit Mastercard[®], visit www.orientalbank.com. If you are traveling and plan to use your Debit Mastercard[®], please notify the Bank in advance by calling 787.620.0000. Make your purchases and monitor the use of your Debit Mastercard[®] with the SecurLOCK^{TM5} app. Notify us immediately of any unauthorized transactions that you identify or do not recognize. Schedule periodic free of cost transfers to an Oriental savings account and start a savings plan for whatever you need. Notify the Bank immediately if you have a change of address or phone by calling 787.620.0000.
<p>CERTAIN TERMS AND CONDITIONS APPLY</p>	<p>¹Online Banking Requires enrollment, visit www.orientalbank.com/en. For more information, please see the terms and conditions for using Oriental's Internet banking. Charges from your Internet service provider may apply; for more information consult your provider.</p> <p>²Mobile Banking Requires enrollment to the Oriental's Online Banking Service. Registration is required thru the Oriental Mobile Banking application. For more information, see the terms of use of Oriental's mobile banking. Data connection is required. Charges from your mobile service provider may apply. For more information consult your provider.</p> <p>³People Pay To make payments with People Pay you must be registered in Online Banking¹. For more details, please see the terms and conditions of People Pay.</p> <p>⁴Remote Check Deposit Check must be payable to the Account holder in which it is requested to be deposited and properly endorsed. Subject to Oriental Bank's fund availability policy.</p> <p>⁵SecurLOCKTM Requires enrollment using the SecurLOCKTM application. For more details, please see the terms of use of SecurLOCK.TM</p> <p>⁶ For deposit accounts considered for the combined balances determination, please refer to the "Combined balances" section of this Disclosure.</p> <p>⁷ Products and services offered by Oriental Financial Services, LLC, are not insured by the FDIC, are not a deposit or obligation of, and are not guaranteed by, Oriental Bank, and are subject to investment risk, including the possible loss of the principal amount invested.</p> <p>⁸ To learn about the tiered benefits, please refer to the "Tiered benefits based on the analysis of combined balances level" section of this Disclosure.</p> <p>⁹ To learn about the monthly and annual cashback limits as well as the interest rate and the annual percentage yield (APY) applicable to the savings section, please refer to the "Tiered benefits based on the analysis of combined balances level" section of this Disclosure.</p> <p>¹⁰ Concierge Service. Service available to customers with combined balances of \$100,000.00 or more. Fee-free service that offers you a unique and dedicated team to manage your service needs related to banking products (checking accounts, savings, IRA, certificates of deposits, loans, debit and credit cards). No registration is</p>

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	<p>required, if you qualify to receive it, you can use it by calling (787) 620-1234. For information about this service visit: //orientalbank.com/en/for-you/concierge/</p> <p>¹¹ Digital Financial Planning Tool provided by OFS. This tool allows you to monitor, plan, and manage your finances in your single place for financial decision-making. For more information about this tool and to coordinate this benefit, you should call the Concierge line at 787-620-1234.</p> <p>¹² Financial Advisor. A Financial Advisor assists in managing your investments, such as buying and selling stocks, bonds, mutual funds, and building and implementing investment portfolios. This service is provided by OFS. This benefit must be coordinated by calling the Concierge line at 787-620-1234.</p> <p>¹³ Financial Planner. A financial planner assists individuals in creating strategies to achieve their long-term financial goals. It helps you outline a plan for budgeting, saving, and planning for retirement, among other financial goals. This service is provided by OFS. This benefit must be coordinated by calling the Concierge line at 787-620-1234.</p> <p>¹⁴ Bank debit cards can be used in various payment services such as virtual wallets, mobile payments or transfer services. You can access https://orientalbank.com/es/para-ti/servicios-online/pagos-digitales/ or call 787-620-0000 to review the current terms, conditions, and limits on the frequency or dollar amount of transfers for each service.</p> <p>¹⁵ Service Portal. Manage your personal loan, car, mortgage, line of credit, credit card and monitor your deposit accounts, from anywhere, at any time and with total security. Certain terms and conditions apply. For more information, go to https://orientalbank.com/en/for-you/online-services/learn-about-the-portal/.</p>
<p>Oriental debit cards may be used in various payment services such as digital wallets, mobile payment, or transfer services. You may access https://orientalbank.com/en/for-you/online-services/digital-payments/ or call 787-620-0000 to review the terms, conditions and current limitations on the frequency and dollar amount of transfers for each service. Other restrictions apply</p>	

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Addendum of Terms and Conditions of Elite Account.

Direct Deposit Bonus Offer from \$200 to \$400

A tiered bonus of \$200 to \$400 applies to **individuals** who open a **Cuenta Elite** during the period from **April 16, 2026 to December 31, 2026**, and who do not maintain retail deposit accounts with Oriental Bank, either in the month of account opening and in the month prior to opening the account. No minimum balance is required to receive the bonus. You must meet the opening requirements of the account to enjoy the benefit.

To qualify for the tiered bonus, **direct deposits corresponding to payroll payments, Social Security or pension/retirement benefits totaling \$1,500.00 or more per cycle must be scheduled and received, for three (3) consecutive cycles** into the **Cuenta Elite**, after account opening and within the established period. The individual has up to six (6) cycles after account opening to meet the requirement of three (3) consecutive cycles of direct deposits into the Cuenta Elite.

The bonus amount to be received will be determined using the **average of the total direct deposits received corresponding to payroll payments, Social Security or pension/retirement benefits that meet the requirements for the three (3) consecutive cycles**, during the established period, based on the following direct deposit ranges:

\$1,500.00–\$2,499.99 → \$200 Bonus
\$2,500.00–\$4,999.99 → \$300 Bonus
\$5,000.00 or more → \$400 Bonus

Examples of when direct deposits **corresponding to payroll payments, Social Security or pension/retirement benefits** are received for three (3) consecutive cycles during the established period and according to their corresponding range:

1. First cycle with \$2,200.00, second cycle with \$1,600.00, third cycle with \$1,600.00. The average of the three cycles is \$1,800.00. Applicable bonus: **\$200**
2. First cycle with \$2,000.00, second cycle with \$5,000.00, third cycle with \$5,000.00. The average of the three cycles is \$4,000.00. Applicable bonus: **\$300**
3. First cycle with \$5,000.00, second cycle with \$10,000.00, third cycle with \$6,000.00. The average of the three cycles is \$7,000.00. Applicable bonus: **\$400**

The bonus will be credited to the Cuenta Elite in the fourth (4th) cycle after the direct deposits **corresponding to payroll payments, Social Security or pension/retirement benefits** have been received during the first three (3) consecutive cycles, and all requirements have been verified. **Example:** If the individual begins receiving their first direct deposit of \$1,500.00 or more in the Cuenta Elite in the third (3rd) cycle after account opening and continues to do so through the sixth (6th) cycle, the bonus based on the average of the direct deposits will be credited to their Cuenta Elite in the seventh (7th) cycle after account opening.

The account must be open at the time the bonus is credited. **Limit of one bonus per customer**, who must be the **primary holder** of the account. Bonus is not valid with other promotions or offers and therefore may not be combined, accumulated, or used together with any other bonus or offer.

The bonus **will not be granted** if, after the account opening and during the established period: (1) the direct deposits are less than \$1,500.00, (2) you do not meet at least three (3) consecutive cycles of direct deposits into the Cuenta Elite, and (3) the account is closed at the time the bonus is credited.

Oriental Bank reserves the right to modify or cancel this offer at any time without prior notice.

The information in this document is part of the **Disclosures, Terms, and Conditions** of the Cuenta Elite. This **Addendum** will be **valid until December 31, 2026**.