

ABC

Disclosures, Terms and Conditions

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

ACCOUNT INFORMATION AND OPENING REQUIREMENTS	<ul style="list-style-type: none"> Tiered variable interest-bearing savings account designed for children and teens up to 18 years of age (i.e. for personal use, household or family purposes; non-commercial purposes) ("Account"). Available for residents of the United States (U.S.) and/or any of its territories. For accounts in which the account holder is a child or teen up to 18 years of age, the account must be opened in the name of the minor as accountholder ("Accountholder") represented by his/her father, mother, relative or legal guardian appointed by the court ("Representative"). The Representative, by him/herself and on behalf of the minor, acknowledges, accepts and agrees that: (i) when opening the Account as stated, the Bank shall consider the minor as the owner of the Account, not the Representative; (ii) all transactions made by the minor are considered as authorized transactions by the Representative who will also be responsible for any account charges belonging to the Account and will comply with the depositor's obligations stated under the Personal Banking Services Agreement; (iii) subject to compliance by the Accountholder with the applicable procedures required by the Bank from time to time, when the Accountholder is of legal age (i.e. 21 years) and otherwise has the legal capacity to contract, shall be deemed an absolute owner with full capacity over the Account without representation, and shall be responsible for all charges and obligations of the Account. Without limiting any other rights of the Bank as set forth in the Personal Banking Services Agreement, Accounts that remain with zero balance (\$0.00) for a period of ninety (90) consecutive days, will be automatically closed without prior notice. The Account requires a minimum opening deposit of \$5.00. 																		
RATES INFORMATION	<ul style="list-style-type: none"> An average daily balance of \$5.00 in the Account is required during the cycle to accrue interest. Depending on the average daily balance of the Account in each cycle, the Interest Rate and Annual Percentage Yield ("APY") applicable to the Account varies according to the balance ranges set out below: 																		
<table border="1"> <thead> <tr> <th>BALANCE RANGES</th> <th>INTEREST RATE</th> <th>ANNUAL PERCENTAGE YIELD (APY)</th> </tr> </thead> <tbody> <tr> <td>\$5.00 a \$999.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$1,000.00 a \$9,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$10,000.00 a \$24,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$25,000.00 a \$49,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$50,000.00 or more</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table>		BALANCE RANGES	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	\$5.00 a \$999.99	0.15%	0.15%	\$1,000.00 a \$9,999.99	0.20%	0.20%	\$10,000.00 a \$24,999.99	0.20%	0.20%	\$25,000.00 a \$49,999.99	0.20%	0.20%	\$50,000.00 or more	0.25%	0.25%
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<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 without prior notice.</p> <p>Balance Computation Method: We use the average daily balance method to calculate the interest on your Account and to determine if a minimum balance fee applies. This method applies a periodic rate to the average daily balance in the Account during the cycle. The average daily balance is calculated by adding the principal in the Account for each day of the cycle and dividing the figure by the number of days in the cycle.</p> <p>Compounding and Crediting: Interest, if any, will be compounded and will be credited to your Account on a monthly basis. If you close your Account 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>																			
BENEFIT FOR ELITE ACCOUNT CUSTOMERS	<ul style="list-style-type: none"> 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. To obtain this benefit, the parent, relative, or legal guardian of the minor in the Account must be primary customer in the Elite account. The applicable APY rate of the Elite account will be applied over the balance of the Account at the end of the cycle, regardless of its balance. <ul style="list-style-type: none"> Example of the Benefit: If the parent, relative or legal guardian of the minor has an open Elite account with combined balances of \$300,000, then the customer would be on Level 6 in their Elite account, and the APY would be 1.50%. In this scenario, that same rate would be applied to the ABC Account regardless of its balance. For more details, please refer to table below with rates offered for the Elite account based on level of combined balances. If the parent, relative or legal guardian does not have an Elite account, they can open one and start enjoying different benefits based on their combined balances. This benefit is subject to the terms established in the Elite account Terms and Conditions Disclosure. For more information on this benefit, see your Elite account Terms and Conditions Disclosure. 																		

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Elite Account	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 (applicable only the savings section)	.20%	.25%	.35%	.50%	1.00%	1.50%	2.00%
SERVICE FEE	The following fees will show in your periodic account statement as "Service Charge".						
	FEE	FEE DESCRIPTION		HOW TO AVOID FEES			
MINIMUM BALANCE FEE	\$1.00 per cycle	Fee will be charged if the average daily balance in the Account during the cycle is less than \$5.00 .		Establish an automatic transfer to your child's account and maintain an average daily balance of \$5.00 per cycle.			
DEBIT TRANSACTIONS	\$1.00	Fee applies for each debit transaction made in excess of 4 per cycle (transfers to another Oriental account are not considered as a debit for over-counting transactions).		This is a Savings account, if you need to make more than 4 debit transactions during the cycle, we recommend you open a transactional account with Oriental.			
ACCOUNT WITH NO ACTIVITY (INACTIVITY FEE)	\$5.00 per cycle	The charge applies when No-Transactions have been registered by the accountholder in the Account 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.		Use your account regularly. Set up a savings plan through automatic transfers, and you'll see your money grow.			
ELECTRONIC TRANSACTIONS							
OTHER FEES	FEE	FEE DESCRIPTION		HOW TO AVOID FEES			
CANCELLATION OF ELECTRONIC DEBIT	\$15.00	For each stop payment of an electronic debit (EFT) transaction cancellation requested.		Cancel electronic fund transfers (EFT) transactions directly with your merchant. This will save you money.			
ONLINE BANKING¹ & MOBILE BANKING²	Transfers and Pay Bills are subject to the funds available in the account						
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: • 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: • 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 ; Monthly amount limit \$24,000					
INTERNAL TRANSFERS	\$0.00	Transfers between your Oriental Accounts: No limit					
TRANSFERS TO EXTERNAL ACCOUNTS	\$5.00	For each transfer made to an account through Online Banking¹ . Applicable limits for each account owner: • Amount per transaction = \$5,000 • Monthly amount = \$10,000 • Transactions per day = 5 • Transactions per month = 10		Use PeoplePay ³ to transfer money to an account at another financial institution or person in PR, US or USVI.			

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COPIES			
IMAGE OF DEPOSIT OR WITHDRAWAL SLIPS	\$5.00	For each printed copy of the requested document.	Go to Online Banking ¹ where you have available to print check images from the last 90 days.
STATEMENT OR TRANSACTIONAL HISTORY	\$10.00	For each carbon copy of account statement or transaction history requested.	Go to Online Banking ¹ where you can access your last 72 account statements.
WIRE TRANSFERS			
Wire transfers to or from countries sanctioned by OFAC (United States Treasury Department) are not permitted			
RECEIVED	\$15.00	For each funds transfer received into your account from anywhere in the United States or abroad.	
SENT	Varies	The charge for transfers sent varies depending on the amount to be transferred and the destination	
MANAGER'S CHECK	\$10.00	For every manager's check purchased.	
MONEY ORDER	\$ 5.00	For each money order up to a maximum of \$500.00	
	\$ 8.00	For each money order greater than \$500.00 up to a maximum of \$1,000.00	
CERTIFICATIONS			
OFFICIAL CERTIFICATION OF ACTIVE ACCOUNT	\$5.00	For each Active account Certification with Oriental.	
OTHER			
DETAILED ACCOUNT(S) CERTIFICATION	\$25.00	For each detailed account certification(s) requested.	
CD WITH INFORMATION	\$5.00	For each CD produced with requested information.	
PRODUCTION OF OTHER DOCUMENTS	\$2.00	Fee applies per page of requested document (copies of records/files, etc.).	
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.

RECOMMENDATIONS FOR A GOOD ACCOUNT MANAGEMENT	<ul style="list-style-type: none"> Set up automatic transfers to your children's ABC account, so you'll see their savings grow faster. Teach your children the value of money, give them chores, challenge them to study, get better grades and reward them with an allowance, so they understand that in order to earn money, you have to work hard. Set up a savings plan with your children so that from the money they earn, they always save a percentage of their earnings in a savings account. Deposit checks to your kids account using your mobile phone (Remote Check Deposit)⁴. Notify the Bank if you have a change of address, e-mail or phone by calling 787.620.0000.
SPECIAL TERMS FOR ACCOUNTS WITH UNDER-AGE ACCOUNTHOLDERS	None of the information/content herein presented, constitutes legal, tax, financial or any other kind advice. For such advice, the accountholder and/or his/her Representative should consult their own advisor. The Bank makes no representation or guarantee as to the legal interpretation or effect of this contract and the bank transactions thereof in certain circumstances or relationships such as: succession, taxes or other.
CERTAIN TERMS, CONDITIONS AND RESTRICTIONS APPLY	<p>¹Online Banking. Requires enrollment, visit www.orientalbank.com/en. For more information, see Oriental's Terms and Conditions for Online Banking Use. Charges may apply from your internet service provider; ask your provider.</p> <p>²Mobile Banking Requires enrollment to the Oriental's Online Banking Service. Registration required through 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>

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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.