

AHORRA ACCOUNT

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"> Savings account that accrues variable tiered interest, for individuals of 18 years of age and older (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. Provides a Debit Mastercard®. Without limiting any other rights of the Bank as set forth in the Agreement, Accounts that remains 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 \$1.00. 		
INTEREST RATE INFORMATION	<ul style="list-style-type: none"> An average daily balance of \$500.00 in the Account is required to accrue interest during the cycle. 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: 		
BALANCE RANGE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	
\$500.00 a \$999.99	0.20%	0.20%	
\$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 \$99,999.99	0.30%	0.30%	
\$100,000.00 a \$249,999.99	0.35%	0.35%	
\$250,000.00 or more	0.45%	0.45%	
<ul style="list-style-type: none"> 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. 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 during the cycle and dividing the figure by the number of days in the cycle. COMPOUNDING AND CREDITING: Interest, if any, will be compounded and credited to your Account on a monthly basis. If you close your Account before interest is credited, you will not receive the accrued interest. ACCRUAL ON NON-CASH DEPOSITS: Interest begins to accrue on the Business Day you deposit non-cash items (for example, checks). DIRECT DEPOSIT BENEFIT: The Account offers a benefit of a 0.10% increase over the applicable APY starting from the fourth cycle after having met the requirement of 3 consecutive cycles of direct deposits of \$1,500.00 or more in each cycle, into your Libre account. This APY increase will be integrated as part of the regular interest payment calculated and credited on the Account balance. This benefit is subject to the terms established in the Libre Account Terms and Conditions Disclosure, including the terms of its cancellation if (1) you cancel the direct deposit, (2) the direct deposits into the Libre account are less than \$1,500.00, or (3) the recurrence of direct deposits into the Libre account is interrupted. For more information on this benefit, see your Libre Account Terms and Conditions Disclosure. 			
SERVICE FEE	The following fees will show in your periodic account statement as "Service Charge".		
MINIMUM BALANCE FEE	\$7.00 per cycle	FEE DESCRIPTION No fees will be charged during the first three cycles. As of the fourth cycle, a fee will be charged if the average daily balance in the Account during the cycle is less than \$500.00 .	HOW TO AVOID FEES If you can't maintain an average daily balance of \$500 or more in the account, we recommend that you open an Ahorro Club account.
DEBIT TRANSACTIONS	\$2.00	Fee applies for each debit transaction made in excess of 6 per cycle. Transfers to another Oriental account are not considered as a debit for excess transactions count.	This is a savings account, if you need to make more than 6 debit transactions during the cycle, we recommend you open a transactional account with Oriental.
IN-BRANCH TRANSACTIONS	\$0.50	Fee applies for each physical transaction made with a teller at the branch counter, in excess of 5 per cycle.	Use ATMs and Interactive teller machines for check or cash deposits and cash withdrawals*, and Remote Check Deposit ⁴ to deposit checks using your mobile phone. *Service available at some Oriental locations.

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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
PAPER STATEMENT	\$2.00 per cycle	Applies if you opt for paper statement. Fee will be charged monthly after the first cycle from account opening date. Accounts whose primary account holder is 65 years or more, are exempt from this fee.	Register to receive your electronic statement at Oriental Online Banking ¹
ELECTRONIC TRANSACTIONS			
OTHER FEES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
ELECTRONIC DEBIT CANCELLATION	\$15.00	For each stop payment of a check or electronic debit (EFT) transaction cancellation requested.	Cancel electronic fund transfers (EFT) transactions directly with your merchant. This will save you money.
ONLINE BANKING¹ AND 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	<ul style="list-style-type: none"> • Third party transfers off us using Online Banking¹ y Mobile Banking². Applicable limits for each account owner: • Per transaction limit: \$2,000 • Transaction limit per day: \$4,000 	
REMOTE CHECK DEPOSIT ⁴	\$0.00	<ul style="list-style-type: none"> • 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; Per 25 days rolling period = \$24,000 	
INTERNAL TRANSFERS	\$0.00	Transfers between your Oriental Accounts: No limit	
TRANSFERS TO EXTERNAL ACCOUNTS	\$5.00	<ul style="list-style-type: none"> • 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.
DEBIT CARD	Point-of-Sale (POS) transaction limit and ATM cash withdrawals are subject to the availability of funds in the Account. <ul style="list-style-type: none"> • ATM Withdrawals: \$500 per day • POS Transactions: \$5,000 per day 		
CARD REPLACEMENT	\$5.00	For every Debit Mastercard® replacement you request. Does not apply to automatic renewals.	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	For each Debit Mastercard® rush replacement request. Applies to domestic mailing only through UPS; delivery can take up to 4 days.	
TRANSACTIONS IN FOREIGN CURRENCY	1.05%	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.	

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ATM FEES			
WITHDRAWALS AND BALANCE INQUIRIES IN AN ATM	\$0.50	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.	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	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 copy of an account statement or transaction history requested	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	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 an item is presented for collection. Depending on the balance in your Account, this fee may cause or increase an overdraft in the Account	If you have another consumer savings or checking account with Oriental Bank, you may request us to link any of those accounts to this Account in order to minimize the risk of overdrafts. Subject to availability of funds in the linked account, if you are about to overdraw your Account, we will automatically transfer available funds needed from the linked account to authorize and pay the transaction that would otherwise overdraw the Account
DAILY OVERDRAFT FEE	\$5.00	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% anual	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	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

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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.

<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. Link your Oriental savings account to prevent an overdraft in your checking account and/or transfer excess balance in your checking account to a savings account and see your money grow. 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 card 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™⁵ 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, CONDITIONS AND RESTRICTIONS 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 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 Funds Availability Policy.</p> <p>⁵SecurLOCK™ Requires enrollment using the SecurLOCK™ application. For more details, please see the terms of use of SecurLOCK™.</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>	