

AHORRO CLUB

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"> Term savings account that earns variable interest, allows periodic contributions through electronic transfers and accrues interest, for individuals (e.g. for personal, family or household, non-commercial purposes) ("Account"). Available for residents of the United States (U.S.) and/or any of its territories. The Account can be opened at any time throughout the year, in terms of six (6) or twelve (12) months. The customer will receive the total balance available at the end of the term chosen through disbursement by automatic transfer to a designated checking or savings account in Oriental or another financial institution. (For accounts opened through Oriental Online, upon completion of the term, funds accumulated will be deposited into the same account from which the funds that are transferred to the Ahorro Club originated). Requires scheduling of recurring automatic deposits, whether set up in branch or through Online Banking¹. The amount you must deposit will depend on the amount you wish to receive at the end of the set timeframe and the frequency of scheduled deposits per month (at least one (1) deposit per month is required). Scheduled deposits can only be received through direct deposit or transfer of other checking or savings accounts at Oriental or another financial institution. Additional deposits can be made through Mobile Banking² using Remote Check Deposit³, if it is a check, or at any Oriental branch. 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. 		
INTEREST RATE 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. The Interest Rate and Annual Percentage Yield ("APY") applicable to the Account is: 		
BALANCE RANGE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	
\$5.00 or more	0.35%	0.35%	
<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 for the cycle. The average daily balance is calculated by adding the principal in the Account for each day of the period 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>			
OPENING BONUS	<ul style="list-style-type: none"> If you receive a cash bonus as part of a special offer for opening the Account, the amount stipulated in that offer will be deposited into the Account on the next Business Day from the date of account opening. The bonus must remain in the Account for a period of one hundred and seventy (170) days from the deposit of the bonus and will only be available for disbursement after such period has elapsed. Bonus only applies to New Accounts (customer should not have an active savings account or have another savings account with an average daily balance of \$0.00 for sixty (60) days prior to the account opening date). Opening Bonus does NOT apply to employees of OFG Bancorp and its subsidiaries located in the Commonwealth of Puerto Rico. Account Opening Bonus will only be awarded once (1). 		
SERVICE FEE	The following fees will show in your periodic account statement as "Service Charge".		
	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
PARTIAL WITHDRAWALS	\$5.00	For each partial withdrawal you make before the term set forth for the Account is met.	Don't make partial withdrawals from your Account, so you'll reach the goal you set yourself
ACCOUNT CLOSING	\$5.00	Applies when closing the Account before the term established by the customer.	Do not close the Account before the term you selected.
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 ² platform or in person. Excludes interest, charges or other adjustments made to the Account by Oriental.	Establish periodic deposits to your account by setting up a savings plan through automatic transfers, and you'll see your money grow.

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OTHER FEES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
BANCA ONLINE¹ Y BANCA MÓVIL²			
Remote Check Deposit ³	\$0.00	Deposit checks with your mobile device <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, fees for early withdrawals may apply.	
Transfers to External accounts	\$5.00	For each transfer made to an account through Online Banking¹ <ul style="list-style-type: none"> • Per-transaction Limit = \$5,000 • Monthly Limit = \$10,000 • Per day limits = 5 • Per month limits = 10 	
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.
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.	
OTHERS			
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"> • Link your Oriental savings account to your checking account and establish automatic transfers to meet your Ahorro Club Account goal. • Deposit checks using your mobile phone (Remote Check Deposit3). • Notify the Bank immediately if you have a change of address, e-mail or phone by calling 787.620.0000
CIERTOS TERMINOS Y CONDICIONES APLICAN	<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>³Remote 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>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>	