

LIBRE 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	• Flexible account that works for you like no other. Especially designed to support your progress and to establish a solid financial base without worrying about charges that reduce the money you need to move ahead in life and be more than ready. • The Libre account ("Account") is for individuals of 13 years 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. • For accounts in which the account holder is a minor of 13 up to 17 years old, the accounts will be opened in the name of the minor as account holder ("Account holder") represented by his/her father, mother, or legal guardian appointed by the Court in capacity of a representative and as guarantor of the fulfillment of the obligations of the minor ("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) any transactions made by the minor (including, without limitation, debit card transactions) are considered authorized transactions by the Representative who will also be responsible for any charges caused by overdrafts, Service Charges of the Account and will comply with the Depositor's obligations under the Personal Banking Services Agreement; (iii) subject to compliance by the Account holder with the applicable procedures required by the Bank from time to time, when the Account holder is of legal age or otherwise has the legal capacity to enter into a contract, shall be deemed an absolute owner with full capacity over the Account with no need of representation, and shall be responsible for all charges and obligations of the Account. • In the case of individuals of 18- to 20-year-olds, they have the option to open the Account under their name only, if they meet the Account's opening requirements, and will be responsible for all charges and obligations of the Account. • Provides a Debit Mastercard® • Without limiting any other Bank's right 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 does not require a minimum balance and does not pay interest. • Checks are available upon customer's request. NOT AVAILABLE FOR ACCOUNT HOLDERS UNDER LEGAL AGE. • NO minimum opening deposit requirement. • NO maintenance fees per cycle.
DIRECT DEPOSIT BENEFIT	• The Account offers the benefit to obtain a 0.10% increase over the current Annual Percentage Yield ("APY") in your Ahorra account. If you do not have an Ahorra account, you need to open an account to take advantage of this benefit. Must be of legal age to open the Ahorra account and take advantage of the discount. The customer must be the primary holder of both accounts. • The 0.10% increase over the APY will be activated on your Ahorra account and will be reflected in the next cycle after having met the requirement of 3 consecutive cycles of direct deposits totaling one thousand five hundred dollars (\$1,500.00) or more, in each cycle, in your Account. This increase in APY will be incorporated into the regular interest payment calculated and credited to your Ahorra account balance. • The benefit is subject to the following terms: • Direct deposit: receive one or more deposits transmitted through the Automated Clearing House Network ("ACH") network to your Account totaling \$1,500.00 or more per cycle, for a minimum of three consecutive cycles. • Recurrency: This benefit will stop if (1) you cancel the direct deposit, (2) the direct deposits are lower than \$1,500.00 or (3) the recurrence of the direct deposits is interrupted. To take advantage of the benefit again, you must complete 3 consecutive cycles of direct deposits totaling \$1,500.00 or more per cycle to your Account. Example 1: You have the Account and start receiving direct deposits totaling \$1,500.00 or more during the cycle. In that cycle you will not receive the additional 0.10% APY on the Ahorra account. In the second cycle you receive direct deposits totaling \$1,500.00 or more in your Account. In that cycle, you also do not receive the additional 0.10% APY on your Ahorra account. In the third cycle after you begin receiving direct deposits of \$1,500.00 or more into your Account, you will have met the required recurrence, so in the fourth cycle you will receive

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

	an additional 0.10% on the APY rate of your Ahorra account. This additional APY percentage on your Ahorra account will continue every cycle if you keep complying with the direct deposits totaling \$1,500.00 or more consecutively in each cycle on your Account. Example 2: Assume you are the person in example 1 and you have been eligible for 5 cycles and receiving the additional 0.10% APY on your Ahorra account. However, in the sixth cycle, the amount you receive from direct deposits in your Account is lower than \$1,500.00. In this case, you will not receive the additional 0.10% APY on your Ahorra account during the seventh cycle. To take advantage of the benefit again, you must complete 3 consecutive cycles of \$1,500.00 or more in direct deposits per cycle.
ANTICIPATED DIRECT DEPOSIT (ACH ONLY)	- The Account offers the benefit of receiving transfers or deposits transmitted through the Automated Clearing House Network ("ACH") network up to two business days before the payment date established by the issuer. - The availability of funds in advance is subject to the transaction origination by the issuer with at least two business days before than the established payment date. For example, generally, payroll credits are transmitted by the employer through the ACH network two business days before the employee's payment date. In this example, if the employer sends the funds to the Bank with at least two business days in advance of the established payment date for the employee, the Bank will credit the employee's account two business days before than the referred payment date. - The maximum amount you can receive permitted through direct deposit is \$10,000 per transaction. Transactions over \$10,000 will be processed on the established payment date by the issuer. - The anticipated direct deposit will apply only to the following ACH transaction types: Prearranged Payment and Deposit Entry ("PPD"), Corporate Credit and Debit Entry ("CCD"), and Corporate Trade Exchange ("CTX"). These types of ACH transactions consist of one-time or recurrent credits sent electronically to the Account by an issuer. Some examples are payroll and pension payments, among others.
REIMBURSEMENTS FOR DEBIT CARD TRANSACTIONS OR PAYMENTS	- The Account offers a reimbursement of .05 cents for each purchase or payment with the Mastercard® debit card up to a maximum of 20 transactions per cycle. - Qualifiable transactions for reimbursement are those completed with your Mastercard® debit card using PIN, signature, online purchases or payments to businesses with ATH Móvil's QR CODE. - The total reimbursements of the transactions within a cycle will be identified on the Account's statement as a credit with the description of "Reimbursement - Debit card cashback" on the account statement corresponding to the cycle.
CREDIT PRODUCT DISCOUNTS	- By voluntarily signing up for automatic payment from your Account, you can get the following discounts on the Annual Percentage Rate ("APR") of personal loans and auto loans that you originate with Oriental: - Personal Loans: .75% - Auto Loans: .25% - Please note that by honoring the applicable discount to the APR, it will never be lower than the minimum APR established by the Bank for those products.
ATM FEES	Oriental will reimburse up to 3 withdrawal fees on ATMs ("ATM Surcharge"), per cycle for transactions made outside of Oriental's network. The maximum reimbursement is \$1.50 per ATM surcharge (or \$4.50 in aggregate) beginning on the second cycle of the periodic statement from the Account opening date in cycles in which the Account maintains an average daily balance of \$1,000 or more. During the first cycle and in any other cycle where the minimum average daily balance of \$1,000 is not maintained, the ATM Surcharge for transactions made at ATM's outside of Oriental's network will apply according to what it is disclosed by the network at the time of the transaction.
LINE OF CREDIT	Optional personal line of credit, subject to credit approval by the Bank. Terms and conditions apply as stipulated in the Agreement and Disclosures that apply to the personal line of credit. Not available for minors under 18 years of age.
SERVICE FEE	The following fees will show in your periodic account statement as "Service Charge".

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
IN BRANCH TRANSACTIONS	\$0.50	Applies to each physical transaction made with a teller at the branch counter.	Use Oriental's available alternate channels like 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.
USE OF CHECKS	\$0.50	Applies for each check drawn on the Account.	Make payments through Online Banking ¹ , pay with your Debit Mastercard®, use PeoplePay ³ , ATH Móvil and Oriental interactive ATMs*. *Service available at some Oriental locations.
ACCOUNT WITH NO ACTIVITY (INACTIVITY FEE)	\$10.00 per cycle	The charge applies when no transactions have been registered by the Account holder 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; deposit, withdraw or make payments for available alternate channels cost-effectively, depending on your need
PAPER STATEMENT	\$5.00 per cycle	Applies to the monthly delivery of the paper account statement. The fee will be charged after the first cycle from the Account opening date. ACCOUNTS WHOSE PRIMARY ACCOUNT HOLDER IS BETWEEN 13 TO 17 YEARS OLD, AND ACCOUNTS WHOSE PRIMARY SIGNER IS 65 YEARS OR OLDER ARE EXEMPTED FROM THIS FEE.	Register through Online Banking ¹ to receive your electronic account statement (e-Statement), faster and free of charge.

CHECKS AND ELECTRONIC TRANSACTIONS

OTHER FEES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
CHECKS ORDERS	Varies	Depending on the style you select and mailing cost, according to current supplier.	Make payments through Online Banking ¹ , pay with your Debit Mastercard®, use PeoplePay ³ ATH Móvil and Oriental interactive ATMs*. *Service available at some Oriental locations.
PROVISIONAL CHECKS	\$5.00	Per page of 4 checks, printed at the branch.	Make your payment through Online Banking ¹ , or use your debit Mastercard®, use PeoplePay ³ , ATH Móvil or our interactive tellers located at some of Oriental's locations.
STOP PAYMENT OR CANCELLATION OF ELECTRONIC DEBIT	\$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.
PAID CHECKS INVESTIGATION	\$5.00	For each investigation of paid check request.	
ONLINE BANKING ¹ & MOBILE BANKING ²	Transfers and Pay Bills are subject to the funds available in the Account. Oriental at its discretion may modify the transactional limits without prior notice by security purposes or by any other reason as permitted by law.		
PAY BILL	\$0.00	Per transaction limit: \$5,000 , Daily Limit: \$15,000	
PEOPLE PAY ³	\$0.00	Third party transfers 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; • Maximum number of checks per 25 days rolling period = 30 • Total amount deposit: Daily amount limit = \$12,000; Per 25 days rolling period \$24,000	

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

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: • Per-transaction amount = \$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. • 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.	
OTHER FEES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
AUTOMATIC TELLER MACHINES CHARGES (ATM)			
WITHDRAWALS AND BALANCE INQUIRIES IN AN ATM	\$0.00	Oriental will not charge for withdrawals or balance inquiries made outside its ATM network or affiliated 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 ATMs and the Allpoint® or Sharenet affiliate networks®. Locate the nearest ATM or verify your balance through Online Banking ¹ or in the Mobile Banking ² app to avoid fees imposed by other networks.
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 be shown 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 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
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,	

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

		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).	pay the transaction that would otherwise overdraw the Account
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 the 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.	
	\$ 8.00	For each money order greater than \$500.00 up to a maximum of \$1,000.	
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 compact disc ("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", for its acronym in Spanish) Administration for Child Support ("ASUME", for its acronym in Spanish), 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	- 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 the imposition of 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 number by calling 787.620.0000.
--	---

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

SPECIAL TERMS FOR ACCOUNTS WITH UNDERAGE ACCOUNT HOLDERS	Nothing herein constitutes legal, tax, financial or other advice. For such advice, the Account holder and/or his/her Representative should consult their own advisors. The Bank makes no representation or guarantees as to the legal interpretation or effect of this contract and transactions in constructively in certain circumstances or relationships such as: succession, taxes or otherwise.
CERTAIN TERMS, CONDITIONS AND RESTRICTIONS APPLY	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. 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. 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. 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. ⁵SecurLOCK™ Requires enrollment using the SecurLOCK™ application. For more details, please see the terms of use of SecurLOCK™
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.	

LIBRE ACCOUNT

Disclosures, Terms and Conditions

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

Addendum of Terms and Conditions of Libre Account.

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

A tiered bonus of \$200 to \$400 applies to customers who in their aggregate relationship of individual checking and savings accounts, are listed as the primary account holder, have not received direct deposits or whose direct deposits have not reached a total of \$1,500.00 or more in each cycle during the three consecutive cycles prior to the effective date of this bonus. The effective date of the bonus is **July 16, 2026, and it will remain in effect through December 31, 2026.**

Beginning on the effective date, to qualify for the tiered bonus, **direct deposits corresponding to payroll payments, Social Security or pension/retirement benefits must be set up and received in the Cuenta Libre account in an amount totaling \$1,500.00 or more per cycle, for three (3) consecutive cycles.**

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, 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, 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 Libre in the fourth (4th) cycle after the direct deposits **corresponding to payroll payments, Social Security or pension/retirement benefits** have been received in the account for the first three (3) consecutive cycles, upon verification that all requirements have been met. No minimum balance is required to receive the bonus.

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: (1) the direct deposits are less than \$1,500.00, (2) the direct deposits are not payroll payments, Social Security or pension/retirement benefits (3) you do not meet at least three (3) consecutive cycles of direct deposits into the Cuenta Libre; (4) the account is closed at the time the bonus is credited, and (5) the customer is an employee of the bank or any of its affiliates.

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 Libre. This **Addendum** will be **valid through December 31, 2026.**