

Account Disclosures, Terms and Conditions for **Complete Checking**



The information contained herein must be construed as an Addendum to the Personal Banking Services Agreement and the Schedule of Rates and Fees.

Account Holder	Account Number	Signature	Date
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Product Description

- Complete Checking ("Account") is a personal checking account that earns interest on a monthly basis.
- With your Debit Card you can access your account through, 24-hour Automated Teller Machines (ATMs) and Point of Sale.
- The Account allows you to write checks against the account and provides you with unlimited transactions through electronic channels such as Automatic Teller Machines ("ATM"), Point of Sale ("POS"), Online Banking¹ and Mobile Banking².

Minimum Opening Deposit

There is a minimum deposit required to open this Account. \$250.00

Service Charges & Transaction Limitations

- There is a monthly service fee if the average daily balance in the Account falls below \$1,000.00 at any point in the cycle. \$2.00
- Monthly service fee includes unlimited electronic transactions (ATM, POS Online¹ and Mobile²) and 7 checks or in branch debits, per cycle.
- For each debit in excess of seven (7) executed in branch or by check, per cycle. \$1.00
- Point of Sale (POS) and ATM cash withdrawals from this account are subject to the availability of funds in the Account. Withdrawals cannot exceed \$1,000 in one business day. POS transactions cannot exceed \$5,000 in one business day (Saturday, Sunday and Monday, or the next business day if Monday is a federal holiday, are considered one business day).
- For each returned deposit. \$15.00
- For each transaction returned for nonsufficient funds. \$25.00
- Online¹ and Mobile² Banking: Transfers and bill payments are subject to the funds available in the account.
 - **Bill Payment:** Per-transaction limit= \$25,000; Monthly limit= \$50,000
 - **Transfers** between your Oriental Accounts: No limit \$0.00
 - **People Pay³:** (Third Party Transfer off us using Mobile Banking²) \$0.00
 - ✓ Transfer limit per day= \$4,000
 - ✓ Payments via PayPal: Maximum amount per transaction of \$250 and maximum amount per day of \$500
 - **For each Third-Party Transfer off us using Online Banking¹:** (use People Pay for third Party transfers FREE of charge) \$5.00
 - ✓ Per-transfer limit = \$7,500; Monthly limit = \$25,000
 - **Remote Check Deposit⁴:**
 - ✓ Check maximum amount= \$6,000
 - ✓ Maximum number of checks deposited: Daily limit = 10; Monthly limit= 30
 - ✓ Total amount deposit: Daily amount limit= \$12,000; Monthly amount Limit \$24,000
- Paper Statement \$2.00
 - ✓ Accounts registered to receive electronic statement and accounts whose primary signer is 65 years or more \$0.00
- For closing the account within three months from its opening date. \$20.00
- Debit Card lost or stolen replacement fee \$5.00
- For each stop payment order. \$15.00
- Dormant Account: Accounts with no transaction initiated by the customer for 12 consecutive months. \$5.00 per cycle
- Certificate of balance of account. \$20.00
- Costs vary for check printing depending upon style selected.

Standard Overdraft Practices

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction may be declined, or your check returned.

- We may authorize and pay overdrafts by check and other transactions using your account number. \$30.00
- Annual Percentage Rate (APR) applicable to overdrafts. 15.00%
- We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions.

Your account will automatically be charged any outstanding service charges, overdraft interest or overdraft service charges which may result in creating an overdraft on your account or may increase an existing overdrawn account over any authorized limit.

- 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 might be closed by the Bank.
- In addition to the 15% rate applicable to overdraft, if an overdraft is not paid within this time period, an Overdraft Service Charge will be applied to your account. \$5.00

This will only be charged once to your account within each statement cycle period that your account is overdrawn.

The cycle for service charge calculations begins on the 1st business day of each cycle and ends on the last business day of the cycle. If the last day of the cycle falls on a public federal holiday or weekend, all transactions are considered to fall in the following cycle.

Please see next page for more important information

Interest Rates

At the bank's discretion the interest rate and corresponding APY may change at any time without prior notice to you. Depending on your average daily balance the Interest Rate and Annual Percentage Yield applicable to your Account varies. Please refer to the table below for the applicable rates:

Balance Ranges	Interest Rate	Annual Percentage Yield (APY)
\$0.00 - \$499.99	0.05%	0.05%
\$500.00 - \$49,999.99	0.10%	0.10%
\$50,000.00 - \$99,999.99	0.15%	0.15%
\$100,000.00 - \$249,999.99	0.15%	0.15%
\$250,000 plus	0.15%	0.15%

You must maintain the average daily balance indicated in a category to obtain the APY.

BALANCE CALCULATION 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.

COMPOUNDING AND CREDITING: Interest, if any, will be compounded monthly and will be credited to your Account monthly. If you close your Account before interest is credited, you will not receive the accrued interest.

INTEREST PAYMENT ON NONCASH DEPOSITS: Interest begins to accrue on the Business Day you deposit the non-cash items (for example, checks).

Information about Account Statements

This account, at the customer's discretion, provides electronic statements free of charge. To register:

- Visit orientalbank.com and click "Sign In". If you have not registered, click "Register Now" and follow the instructions for registering.
- At the Oriental Online "Home" page, click on the "Statements" and then click on "change your statement delivery method".
- Under Delivery method, click on the arrow at the right of "paper" for the account of choice and select the "Online" option. Select box to indicate you agree to the terms of use and click "Submit" to complete the change.

Quick Steps to Better Banking

- **Make Deposits**
 - Set up Direct Deposit: the easiest way to have your paycheck or federal benefits automatically deposited to your account, and you'll have immediate access to your money.
 - Oriental ATMs: Make your cash or check deposits without the need for deposit slip.
 - Remote Check Deposit⁴: take a photo of the front and back of your endorsed check with your smartphone or tablet to deposit money directly to your checking or savings account using the Oriental Mobile App.
- **Make payments and purchases**
 - Pay your bills: you can pay your bill online or with your mobile device. You decide who, how much, when and how often and your payments will be sent as scheduled.
 - Automatic Bill Payments: You can set up some bills, so they're paid directly from your checking account by providing the biller with your account and bank routing numbers. They can set-up one time or schedule automatic payments to occur on a specific date each month.
 - Debit card: use your debit card for purchases in-store or online wherever Mastercard is accepted. You can also pay bills such as utilities, memberships and other services by establishing recurrent payments.
 - Send money: with People Pay³ you can send money, free of charge, to anyone you want from your account to another bank account in the US Virgin Islands, Puerto Rico and the United States through your mobile phone app.
- **Manage and monitor your account**
 - Set up your Oriental Online Banking¹ Access and Mobile Banking² app.
 - E-Statement: Register to receive your account statement electronically
 - Get account Alerts: Stay informed about your payments, balances, debits or credits with Premium Online Banking¹ alerts, so you can monitor your account against fraud and mitigate the risk of imposing charges related to overdrafts and insufficient funds.
 - SecurLOCKTM⁵: Take control of your debit card transactions by monitoring where, when and how your Oriental debit card is used.
 - Use Oriental ATMs or affiliated networks Allpoint® or Sharenet® to avoid the service charges that other financial institutions charge you. Locate the nearest ATM using the Mobile Banking² application.
 - Make or program periodic transfers, free of charge, to your Oriental savings account so you see your money grow.

Certain terms, conditions and restrictions apply

¹**Online Banking.** Requires enrollment, visit www.orientalbank.com. 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.

²**Mobile Banking.** 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.

³**People 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.

⁴**Remote 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 funding availability policy.

⁵**SecurLOCKTM.** Requires enrollment using the SecurLOCKTM application. For more details, please see the terms of use of SecurLOCKTM