



Business Banking

PRODUCTS AND SERVICES TO
SUPPORT, EMPOWER, AND INSPIRE



POPULAR



Welcome to Popular Bank

Manage your money and build your business with our wide selection of commercial banking, investment, and financial planning services. Let us make banking easy, so you can focus on the work that matters to you.

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Move Your Business Forward

Every business travels on its own unique path to reaching goals and achieving success. From launch to growth to maturity, no two journeys are exactly alike.

At one stage, you may find yourself with modest revenue and basic accounting needs, but later, greater revenue and increasing operational demands.

Because different needs require different solutions at just the right time, we've designed all-in-one packaged solutions to meet you where you are and where you want to go.

Popular Primary, Popular Preferred, and Popular Platinum Business Packages

Our individual packages combine familiar tools and services like online account management, mobile banking, and business checking into all-in-one solutions, giving you more convenience and clarity over your day-to-day operational needs.

▶ **Popular Primary Business Package**

Ideal for businesses with modest revenue, our Primary package includes basic solutions that address daily needs.

▶ **Popular Preferred Business Package**

Designed for businesses with higher revenue, our Preferred package offers access to efficient, more specific solutions that accommodate evolving priorities.

▶ **Popular Platinum Business Package**

Customized for businesses with next-level growth and high-volume processing, our Platinum package features comprehensive solutions that meet operational demands.

Learn more about our packaged business solutions on pages 4-6. For detailed pricing or to open an account, please speak to a banker.

Commercial Operating and Liquidity Accounts

Our commercial operating and liquidity accounts are built to support the day-to-day financial demands of businesses across industries. Find a solution that's tailored to your wide-ranging needs.

Commercial Checking Account

Support your high-volume, high-balance demands with a commercial checking account designed for large operating businesses. Receive an earnings credit for balances to offset or eliminate account fees. For new and existing account holders, earn competitive rate discounts on Popular Bank commercial loans for your business. No minimum monthly balance required.

ICS® and CDARS®

Get access to multi-million-dollar FDIC insurance at participating network banks.¹ And you receive just one statement for each service in which you participate.

Commercial Credit Sweep

Pay pressing bills or cover short-term payments by sweeping funds from your credit line.

Zero Balance Account (ZBA)

Consolidate idle cash and gain greater clarity and tracking over account balances.

Lawyer Trust Accounts

Receive IOLTA/IOLA balance details consolidated into a single bank statement. Any interest earned is automatically paid to the State Interest on Lawyer's Trust Accounts.

Landlord Escrow Account

Manage the security deposits of your tenants with a single, itemized, easy-to-read bank statement.

For more information or to open an account, please speak to a banker.

¹ Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi Network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds.



Popular Primary Business Package

Best for businesses that make up to \$250,000 in annual revenue, require up to three business accounts, and benefit from basic payable and receivable solutions.

- Low monthly service fee of \$15 that can be avoided by maintaining \$5,000 in average checking balances¹
- Up to three accounts included
- Cash deposit allowance of \$5,000 per statement²
- 100 items at no cost per statement³
- Convenience of Business Online Banking, Popular Business Mobile app,⁴ transaction history for 18 months, deposit ticket and deposit items images, and more
- Real time transfers between accounts, bill payment with rich remittance details, wire transfers via branch, and Mobile Check Deposit⁴ for conveniently managing basic payments and receivables
- Image Remote Deposit available for an additional fee⁵



1. Your average daily checking balance is the sum of the daily account end of day balance, after all debits and credits have been processed, divided by the number of days within the statement cycle. The amount is an aggregate for all accounts included in the package. The monthly fee will be assessed if the average daily balance is not maintained. **2.** \$0.35 fee per \$100 of coin/currency deposited over \$5,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 100 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.75 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** \$40 per month, subject to credit approval. Includes one base scanner. Scanner must be returned to Popular Bank within seven (7) days after service termination; otherwise, client account will be debited for the cost of the scanner. Scanner model may vary. All check and deposit item fees will be billed and processed according to respective business checking account maintenance schedule. Other restrictions may apply.



Popular Preferred Business Package

Designed for businesses that make up to \$1 million in annual revenue, require up to 10 business accounts, and benefit from efficient, electronic payable and receivable solutions.

- Monthly service fee of \$30 that can be avoided by maintaining \$20,000 in average checking balances¹
- Up to 10 accounts included
- Cash deposit allowance of \$10,000 per statement²
- 250 items at no cost per statement³
- Convenience of Business Online Banking, Popular Business Mobile app,⁴ transaction history for 18 months, deposit ticket and deposit items images, and more
- Real time transfers between accounts, bill payment with rich remittance details, wire transfers via branch and Business Online Banking, and Mobile Check Deposit⁴ for conveniently managing basic payments and receivables
- Multi-Factor Authentication, Positive Pay (ACH and Check) for fraud mitigation and more
- Image Remote Deposit available for an additional fee⁵
- No annual fee on Popular Mastercard® Commercial Card

1. Your average daily checking balance is the sum of the daily account end of day balance, after all debits and credits have been processed, divided by the number of days within the statement cycle. The amount is an aggregate for all accounts included in the package. The monthly fee will be assessed if the average daily balance is not maintained. **2.** \$0.30 fee per \$100 of coin/currency deposited over \$10,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 250 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.50 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** \$40 per month, subject to credit approval. Includes one base scanner. Scanner must be returned to Popular Bank within seven (7) days after service termination; otherwise, client account will be debited for the cost of the scanner. Scanner model may vary. All check and deposit item fees will be billed and processed according to respective business checking account maintenance schedule. Other restrictions may apply. • Popular Bank is not affiliated with Mastercard. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

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Popular Platinum Business Package

Tailored for businesses that make up to \$10 million in annual revenue, require up to 15 business accounts, and benefit from comprehensive payable and receivable solutions.

- Monthly service fee of \$55 that can be avoided by maintaining \$50,000 in average checking balances¹
- Up to 15 accounts included
- Cash deposit allowance of \$25,000 per statement²
- 400 items at no cost per statement³
- Convenience of Business Online Banking with access to Multi-Factor Authentication, premium reporting, Popular Business Mobile app,⁴ Business Loan Module, transaction history for 18 months, deposit ticket and deposit items images, and more
- Real time transfers between accounts, bill payment with rich remittance details, and Mobile Check Deposit⁴ for conveniently managing basic payments and receivables
- ACH Direct Deposit of payroll and vendor payments, wire transfers via branch and Business Online Banking, Positive Pay (ACH and Check) for fraud mitigation, ACH Collections,⁵ and more
- Image Remote Deposit available for an additional fee⁶
- No annual fee on Popular Mastercard® Commercial Card

1. Your average daily checking balance is the sum of the daily account end of day balance, after all debits and credits have been processed, divided by the number of days within the statement cycle. The amount is an aggregate for all accounts included in the package. The monthly fee will be assessed if the average daily balance is not maintained. **2.** \$0.25 fee per \$100 of coin/currency deposited over \$25,000. **3.** Items per statement cycle include, but are not limited to, checks deposited, checks paid, account transfers, debit card transactions and deposit tickets posted to the account and count toward the allotted 400 transactions. This number is the aggregate of transactions across all accounts included in the package. \$0.50 per item for each additional item. **4.** Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details. **5.** Deposits are subject to verification and may not be available for immediate withdrawal. Standard mobile carrier charges and fees apply. Please refer to our Funds Availability Policy and other applicable account terms and conditions for additional details. **6.** \$40 per month, subject to credit approval. Includes one base scanner. Scanner must be returned to Popular Bank within seven (7) days after service termination; otherwise, client account will be debited for the cost of the scanner. Scanner model may vary. All check and deposit item fees will be billed and processed according to respective business checking account maintenance schedule. Other restrictions may apply. • Popular Bank is not affiliated with Mastercard. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

Self-Service through a Versatile Online Platform

Business Online Banking lets you get down to basics with enhanced security and ease. Find the digital solutions and self-service capabilities you need to manage the information that matters most to your business.



Account Management

Manage your different Popular Bank business accounts from one easy login platform.



Transaction History and Balance Inquiry

Check your latest balance and access up to 18 months of account transaction history.



Business Bill Pay

Make a timely payment to a vendor or payee in a few simple steps.



Alerts and Reminders

Set and receive important notifications on your transactions and activities.



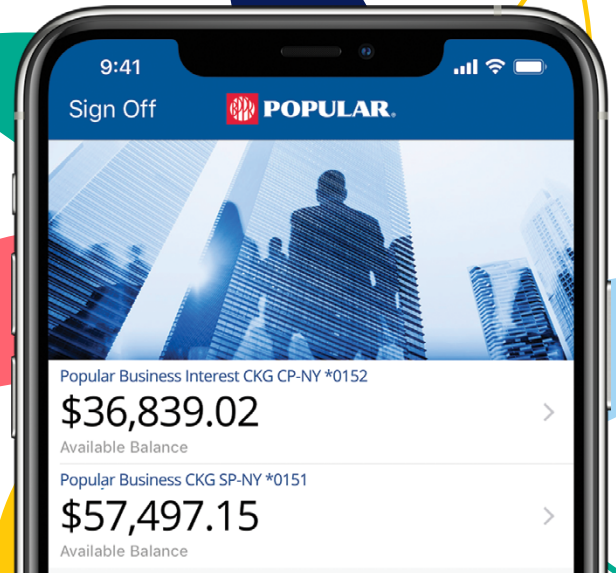
Import to QuickBooks®

Automatically import transactions and reconcile accounts with QuickBooks® Direct Connect.¹

Bank on the Go with a Few Taps on Your Mobile Device

A convenient and flexible tool for Business Online Banking customers, the Popular Business Mobile app lets you search recent transactions, transfer funds between your Popular Bank accounts, or make a Mobile Check Deposit.²

To learn more about Business Online Banking and the Popular Business Mobile app, visit our [Business Online and Mobile Banking](#) page.



Maximize Cybersecurity, Mitigate Fraud

Take advantage of our complimentary tools and services in Business Online Banking to help maximize cybersecurity for your business.

- Multi-Factor Authentication (Out-of-Band Authentication)
- Role-specific entitlements to only give users access to capabilities they need
- Separation of duties and approvals
- User level limits for financial transactions
- ACH Positive Pay and Check Positive Pay to help guard against payment fraud

To learn more about how our fraud prevention services can help mitigate business fraud risk, please speak to a banker.

¹. QuickBooks® Direct Connect service relies on third-party software provided by Intuit® Inc., a third party commercial vendor. Popular Bank is not an affiliate of Intuit® Inc., and does not provide, warrant or guaranty their products or services. All logos, trademarks, service marks, registered trademarks, and registered service marks used herein are the property of their respective owners. ². Deposits received after 8:00pm Eastern Time on weekdays or at any time on holidays or weekends will be processed the following business day. Deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Standard mobile carrier charges and fees apply. Please refer to our Cash Management Master Agreement, Funds Availability Policy, and other applicable account terms and conditions for additional details.



Fast and Easy Payments that Keep Your Business Moving

Designed for everyday business payments, Zelle® lets you send and receive money in minutes.¹

No-Fee Service

Send and receive payments with us at no cost. With over 100 million Zelle® users, your customers don't need to bank with Popular Bank to pay or get paid.

Cash in Minutes

Skip the delays of checks. Get paid directly to your business checking account in minutes.¹

Safe and Private

Send or receive payments using an email address or mobile number.² No sensitive account details required.

Access Zelle® through Business Online Banking or the Popular Business Mobile app.

1. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Popular Bank business customers must have a Popular Bank business checking account to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle® is available through the Popular Business Mobile app and Business Online Banking. 2. Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

Deposit Checks on the Go

Maximize the convenience of Business Mobile Banking with the ability to deposit checks using your mobile device. Mobile Check Deposit¹ is a secure and efficient method to handle check deposits when not at your office.

- ▶ Mobile Check Deposit is fully integrated into our Popular Business Mobile app.
- ▶ If you have multiple users with access to Business Mobile Banking, the Business Online Banking system administrator has the ability to enable Mobile Check Deposit at the user level and the account level.

To start using Mobile Check Deposit, download the Popular Business Mobile app today.

▶▶▶ Use your mobile device to make deposits.

Stop rushing to the bank or to your office. Let Mobile Check Deposit help you maintain effective cash flow.



¹. Subject to enrollment in Business Online Banking and Business Mobile Banking. Standard mobile carrier charges and fees apply. Funds from business mobile check deposits are subject to approved limits and other verifications, and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy and other applicable account terms and conditions for additional details. Please refer to the Cash Management Master Agreement for more details.



Make Deposits at Your Desk

Our Image Remote Deposit service lets you deposit large volumes of checks at your business, delivering check images electronically over a secure Internet connection.¹

- ▶ **Convenience and added efficiency.** Checks are deposited right from your office—no branch visit needed.²
- ▶ **Reduced expenses.** No more couriers delivering deposits. All your deposits can be made to one Popular Bank account regardless of your location, reducing the need to maintain multiple bank accounts for geographically dispersed locations.
- ▶ **Electronic access.** Images can be searched, retrieved, saved, and printed. Detailed reporting is available for current and past deposit data, and can be exported for data analysis.

How Image Remote Deposit Works

- 1) Scan.** Using the scanner connected to your PC, deposit tickets and checks are captured electronically. You can even scan multiple checks at the same time.
- 2) Process.** Simple screens guide you through the preparation and scanning of electronic deposit batches.
- 3) Send.** When ready, you approve the transmission to the bank. The bank then receives the electronic deposit file and posts it to your account, processing the images instead of the original paper items.
- 4) Verify.** An email verification is sent to you, automatically confirming receipt of the deposit.

If you're interested in Image Remote Deposit, please talk to a banker to get started.

¹. Subject to bank approval. ². Deposits received after 9:00pm Eastern Time on weekdays or at any time on holidays or weekend days will be processed the following business day. Deposits are subject to verification. Please refer to our Funds Availability Policy and Schedule of Fees for more details.

Strengthen Connections with Your Customers

Many businesses are looking for ways to increase sales, deepen customer relationships, and drive repeat business. We provide a variety of Merchant Services solutions that can be tailored to your business needs.

Concierge-Level Service and Support

- Always on, 24/7/365 support for your device, merchant account, and/or apps
- Access to Next Business Day hardware replacement services to get you back up and running quickly¹

Multiple Layers of Security

- Multi-layer security that helps guard your account
- Fraud protection up to \$100,000²

Comprehensive Business Insights

Get monthly statements with personalized business insights (sales trends, customer reviews and ratings, and local events).

Simplified Pricing

Select from many competitive pricing options, including the popular flat-rate pricing. There are also equipment bundles that provide for an overall easy-to-understand statement.

Suite of Customizable POS Systems

- Choose from a variety of Clover hardware point-of-sale (POS) systems that can double as a business management system.
- Clover delivers a complete, all-in-one solution for running your business that empowers you to personalize your customer experiences.

Dedicated Team of Engagement Liaisons

- Industry specialists that help you take advantage of your merchant benefits
- Proactive onboarding support first 90 days
- Periodic business consultation

Business-Building Tools and Resources

Educational content is available to help you streamline operations as well as manage and grow your business.

Manage Cash Flow

Get fast access to cash. Multiple solutions available to make it easier for you to manage cash flow.

Speak to a banker or visit popularbank.com/business/merchant-services and select **Get started**.



1. Next Business Day availability only applies to replacement orders received prior to 5:00pm ET. **2.** Requires Clover Security Plus. Terms, conditions and additional fees may apply.

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Integrated Payroll, HR, and Benefits Solutions

Help relieve the everyday pressure of running your business by outsourcing your payroll and HR functions to Paychex. Their intuitive, easy-to-use solutions can simplify your day and provide support when you need it—freeing you to focus on what you do best.

- ▶ **Run payroll your way.** Do it yourself or have dedicated payroll specialist assistance.
- ▶ **Stay compliant.** Rely on Paychex professionals who monitor employment and tax regulatory developments to help keep you up to date with ever-changing laws and regulations.
- ▶ **Attract and retain top talent.** Standardize and streamline your recruiting and hiring process, and offer competitive benefits.
- ▶ **Simplify your routine.** Take advantage of Paychex's paperless onboarding, new-hire reporting, online time and attendance system, and more. Employees can simply log on to view check stubs and W-2s.

Paychex Flex® – A Single, Scalable Solution for Your Employment Needs

Wherever your business is going, Paychex has just the right combination of innovative business solutions and expert support to help it get there.

- Time and attendance
- Payroll services
- HR services
- Recruiting and applicant tracking
- Hiring and onboarding
- Handbook services
- Workers' compensation insurance

Dedicated, Expert Support

You'll have the option to work with a dedicated payroll specialist, plus 24/7 support from highly trained, U.S.-based specialists.

Speak to a banker to get started or visit popularbank.com/treasury-management/payroll-solutions and click **Get started**.



▶▶▶ Simplify your payroll process.

Confidential, cost-effective payroll administration minimizes the tedious chore of payroll—before and after payday.

Financial Empowerment

At Popular Bank, we view businesses as the backbone of our communities and take pride in offering financing solutions that can empower growth and ensure success. This mission has placed us among the country's top business lending institutions that offer financing alternatives that can be tailored to your particular needs.¹

Business Lines of Credit

Take greater control over your cash flow and working capital with a revolving line of credit.

Business Term Loans

Whether you are growing your business, buying equipment, restocking inventory or refinancing, we offer business loans with competitive rates and flexible terms.

Commercial Owner-Occupied Mortgages

Purchase, refinance, expand, and/or improve your owner-occupied commercial property with one of our real estate loans.

Commercial Real Estate Investment Loans

If you are a business or real estate investor purchasing or refinancing a commercial property, including mixed-use and multi-family buildings, our commercial lenders can help. Our multi-family loan programs offer up to 80% loan-to-value and up to 30-year amortization.

U.S. Small Business Administration Loans

Popular Bank is proud to be an SBA lender. SBA government-guaranteed loan programs are designed to help businesses that may not qualify for a traditional business loan. Our SBA 7(a) and 504 loans are a great alternative that offer longer repayment terms than traditional loans.

Speak to a banker or visit popularbank.com/business/financing and click **Get started**. Your application will be forwarded to a branch team member for processing.

1. All loans and lines of credit are subject to credit approval.



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Institutional Capacity, Personal Touch

As a proven and experienced lender, Popular Bank has the ability to provide loans to meet almost any financing need. We have the flexibility and industry expertise to work with our customers.

In addition to our standard loans and lines, we offer specialized lending services,¹ including:

Healthcare Financing

Popular Bank offers a range of strategic financing services, including acquisition financing, equity recapture, bridge financing, and capital improvement loans—on a national platform. Our dedicated experts service many different market segments, including the senior housing market, post-acute care, and healthcare systems, along with a variety of other asset classes within the industry.

Equipment Financing

Get the necessary equipment your business needs without undue constraints on your cash flow with Popular Equipment Finance.

Real Estate Lending

Popular Bank provides a variety of lending solutions tailored to meet all our customer needs including multi-family financing, ground up construction, and rehabilitation financing for multi-family properties, bridge financing, repositioning financing, and commercial retail, office, and industrial financing.

Middle Market Lending

Popular Bank is a steady provider of credit to mid-sized, growing businesses. We often work with companies, investors, and principals seeking working capital, acquisition financing, bridge lending, equity recapture, term loans, or mortgage financing.

Association Lending

Popular Association Banking is a nationwide leader in providing financial products and services to community associations. Our dedicated experts work with you to customize the most beneficial solutions to meet your association's financial needs. We specialize in financing needed repairs and capital improvement projects, to help reduce strain on existing budgets and help limit the need for costly upfront special assessments. Highlights of our loan program include personalized service, flexible loan structures, and competitive fixed rates.

Learn more about our commercial financing solutions at popularbank.com/business/commercial-financing.



1. All loans and lines of credit are subject to credit approval.





Put Your Money to Work

Popular Bank can help you earn interest on your idle funds. We offer two ways to maximize your savings:

Business Money Market

Earn interest income while getting liquidity, flexibility, and a competitive return on deposits. Plus, enjoy peace of mind knowing your money is FDIC insured up to the maximum amount as permitted by law.

- Up to six withdrawals per cycle¹
- Access to more than 55,000 surcharge-free Allpoint ATMs worldwide with a Mastercard® Business Debit Card²
- Automatic transfers to cover overdrafts¹
- Enjoy higher interest rates on your money market account when you open a business checking account

Business Certificates of Deposit

Popular Bank's Business CDs are safe, fixed-rate investments with varying maturities.³ With our competitive rates, these CDs are a perfect savings solution to maximize your company's interest income.

- Minimum Opening Balance: \$1,000
- Flexible maturity dates with terms from one month to ten years
- Guaranteed rate of return

To learn more or open an account, please speak to a banker.

¹. For money market accounts, you are permitted to make up to six transfers and withdrawals or any combination thereof per statement cycle (or similar period) by means of a preauthorized or automatic transfer, withdrawal by check, draft, debit card or transfer or withdrawal by online bill pay or by phone. A fee may apply if the number of transactions exceeds 6 per statement cycle. These limitations are applied according to the date when the transaction is posted to the account and not the date when the check is written or the transfer is authorized. The limits do not apply to withdrawals made at a banking center, by ATM or by mail. ². Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Business Debit Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. ³. A penalty will be imposed for early withdrawal. Fees may reduce earnings on the account.

The Future of Your Business Is in Your Hands

We know you're working hard to build a business that will support you and your employees for years to come. There are steps you can take now to help prepare for the future.

Popular Investments® offers solutions for the financial and retirement needs of your growing business, both for you and your employees.¹

We realize that every business is unique, as are its insurance and benefit requirements. By understanding your business first, our Financial Consultants² are able to work with you to develop solutions to protect your company and help it prosper.

We provide access to:

- ▶ Retirement planning
- ▶ Business succession planning
- ▶ Executive benefits
- ▶ 401(k) accounts
- ▶ Life and disability insurance

Schedule a Complimentary Consultation

Protect the business you've worked hard to build. Call **1.800.250.6968** or visit your local branch to schedule an appointment for your complimentary consultation.³

▶▶▶ **We're here for you.**

Let's get started on your investment plan today, so you can relax knowing your business will support you and your employees for years to come.



1. Securities and advisory services are offered through Osaic Institutions, Inc. ("Osaic Institutions"), a registered investment advisor and broker-dealer (Member [FINRA](#) / [SIPC](#)). Insurance products are offered through Osaic Institutions or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA, also known as PIA US Insurance Agency (PIAUS), is a wholly owned subsidiary of Popular Bank, a New York state-chartered financial institution. Osaic Institutions or its affiliates are separate entities from and are not affiliated with PIAUSA, PIAUS, Popular Investments, or Popular Bank. "Popular Investments" is a registered service mark. When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Osaic Institutions, or as insurance agents of PIAUSA. Osaic Institutions registered representatives are also employees of Popular Bank. Popular Bank and PIAUSA are not registered as a broker-dealer or an investment adviser. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of, nor guaranteed or insured by, any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. If applicable, please request a prospectus as it contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.

2. All Popular Investments® Financial Consultants are registered representatives of Osaic Institutions, Inc.

3. Never share personal or account information such as your social security number, banking account information, or passwords with anyone. Popular Bank will never ask you for personal or account information through email.

Ready to achieve your business goals?

Call or visit popularbank.com for more information on how our banking products and services can help.

Customer Care Center

1.800.250.6968

Commercial Banking

New York Metro: 212.417.6903

Florida: 305.938.0132

Popular Association Banking

1.800.233.7164

www.popularassociationbanking.com

Search Locations Digitally

Visit <https://popularbank.locatorsearch.net> to find branch and ATM locations near you.