



Personal Banking

PRODUCTS AND SERVICES TO
SUPPORT, EMPOWER, AND INSPIRE



Welcome to Popular Bank

Manage your money and build your wealth with our selection of personal banking, investment, and financial planning services. We're here to help make banking easy, so you can focus on the things that matter to you.

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Choose a Checking Account That Fits Your Life

At Popular Bank, we offer a variety of checking accounts designed to meet different needs and lifestyles. Compare the features and benefits of our Popular *Prestige*, Popular *Everyday*, and Popular *Easy Access* Checking accounts to help you find the best checking solution for you.¹

Popular *Prestige* Checking

Earn interest on your balance with Popular *Prestige* Checking, and enjoy the following benefits as a *Prestige* Checking account holder.

- No Popular Bank ATM fees worldwide²
- Up to \$15 rebate per monthly statement cycle for non-Popular Bank ATM surcharges assessed by the ATM owner within the United States
- No incoming wire fees
- No stop payment fees
- Monthly rebates for two overdraft fees
- Monthly rebates for two outgoing domestic wire fees
- Yearly rebate for one standard order of checks

Avoid the fee. Maintain \$2,000 in average monthly checking balance and avoid a monthly service fee of \$12. Your average monthly 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.

Popular *Easy Access* Checking

(Available in branches only)

Popular *Easy Access* Checking is a Bank On-certified account that's secure, affordable, and accessible to help you manage your money, pay bills and have access to cash. There is no fee for deposits. This product does not allow overdrafts, so any transaction you make that cannot be fully covered by available funds in your account will be declined, and no additional fees will be charged.

Avoid the fee. Set up a recurring monthly direct deposit of a minimum aggregate amount of \$250, and avoid a monthly service fee of \$3. The aggregate direct deposit amount of \$250 includes the sum of direct deposits received at the end of the statement cycle.

Popular *Everyday* Checking

With Popular *Everyday* Checking, manage your money on your time. It's the simple and convenient option for all your checking account needs.

Avoid the fee. Maintain \$1,000 in average monthly checking balance or set up a recurring monthly direct deposit of a minimum aggregate amount of \$750, and avoid a monthly service fee of \$10. Your average monthly 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 aggregate direct deposit amount of \$750 includes the sum of direct deposits received at the end of the statement cycle.

¹. Minimum opening deposit is \$25. Subject to account eligibility requirements. Other fees may apply, including fees that may be charged by third parties or other financial institutions that are not under our control, in addition to those described above. Please see the Personal and Business Accounts Schedule of Fees and Personal Banking Disclosure and Agreement for additional consumer account information and details on related services and fees. ². Popular Bank will not charge a fee when you use an ATM that does not belong to Popular Bank or is outside the Allpoint network. For a complete listing of Allpoint ATMs, please visit <http://www.popular.locatorsearch.com/default.aspx>.

Standard Features

Popular Mastercard® Debit Card

Use your card wherever Mastercard is accepted. Deposit checks or cash at any Popular Bank ATM and access 55,000+ Allpoint ATMs worldwide.¹ Plus, pay easily with a tap of your card or mobile wallet.

Mobile and Online Banking

Maximize convenience and minimize time in branches with online and mobile banking services, including Zelle®, Mobile Check Deposit, Popular Account Alerts, and Bill Pay.² Enroll today. See pages 6–7 for details.

Compare Accounts

	Popular Easy Access Checking	Popular Everyday Checking	Popular <i>Prestige</i> Checking
Who is this account for?	You're beginning your financial journey	You need a flexible account to manage your paychecks and daily expenses	You maintain a higher balance and expect more out of a checking account
\$25 minimum opening deposit	✓	✓	✓
Monthly service/maintenance fee	\$3 OR \$0 Avoid fee by setting up a recurring monthly direct deposit of \$250 ²	\$10 OR \$0 Avoid fee by maintaining \$1,000 in average monthly balances ³ or setting up a recurring monthly direct deposit of \$750 ²	\$12 OR \$0 Avoid fee by maintaining \$2,000 in average monthly balances ⁵
Earns interest	✗	✗	✓
Send and receive money with Zelle®²	✓	✓	✓
No Popular Bank fees at Popular Bank ATMs or at over 55,000 Allpoint® ATMs worldwide⁵	✓	✓	✓
No Popular Bank fees at non-Popular Bank ATMs⁶	✗	✗	✓ See page 2 for details
No fees for declined transactions	✓	✓	✓
No fees for overdrafts up to \$50	N/A The transaction will be declined, and no fees will be charged	✓ \$34 fee when an overdraft transaction over \$50 is paid	✓ \$34 fee when an overdraft transaction over \$50 is paid
Overdraft protection coverage available	✗	✓	✓
No paper statement fee	✗ Avoid \$2 paper statement fee by enrolling in e-statements	✗ Avoid \$2 paper statement fee by enrolling in e-statements	✓
Fee rebates	✗	✗	✓ See page 2 for details

Have questions? We're here to help.

Ask a banker if you need help picking the right checking account for you.

1. Deposits may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and other applicable account terms and conditions for additional details. Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Debit Card or ATM Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. Mastercard is a registered trademark of Mastercard International Incorporated. **2.** Standard mobile carrier charges may apply. Subject to transaction limits. Mobile Deposit requires Popular Bank's mobile banking app. Mobile deposits are subject to eligibility; deposits are subject to verification and may not be available for immediate withdrawal. See the [Popular Online Banking Service Agreement](#) and our Funds Availability Policy within the Personal Banking Disclosure and Agreement for more information. U.S. checking account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. **3.** Your average monthly 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. **4.** The aggregate direct deposit amount includes the sum of direct deposits received at the end of the statement cycle. **5.** Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered Trademark of ATM National, LLC. **6.** Popular Bank will not charge a fee when you use an ATM that does not belong to Popular Bank or is outside the Allpoint network. Other fees may be imposed by third parties when using non-Popular Bank ATMs or ATMs outside the Allpoint network.

Wealth Care That Rises to the Top

Popular Palladium Checking¹

Our signature checking account for Popular Private Client members offers exclusive account rates, monthly rebates on important services, and more.

- Exclusive rates for money market accounts²
- Higher daily purchase and cash withdrawal limits
- Monthly rebates for all non-Popular Bank U.S. and foreign ATM fees³, all incoming wire transfer fees, all stop payment fees, all cashier check and money order fees, and all Private Client branded check order fees

Secured Portfolio Line of Credit

Exclusively offered through Popular Private Client, our Secured Portfolio Line of Credit lets members leverage the value of their portfolio and achieve financial flexibility^{4,5} to meet immediate or long-term borrowing needs. Apply your credit toward educational expenses, home renovations, or debt consolidation.

An invitation to Popular Private Client

Individuals with qualifying combined balances of \$500,000 in Popular Bank eligible deposit accounts¹ and/or investment accounts established through Popular Investments⁵ are invited to become a member of Popular Private Client.

In addition to exclusive rates and rebates, experience intimate, hands-on service and support. Partner with your very own private banker to design a blueprint for success that includes:

- Tailored strategies for investing⁵ and retirement planning
- Quarterly and annual reviews to track your progress
- Invitations to exclusive events with our team

Become a Member

Speak with a Private Banker or visit popularprivateclient.com to learn more.

1. Please refer to “Your Guide to Popular Palladium Checking” and “Your Guide to Popular Palladium Money Market Account” and the Popular Private Client Terms and Conditions for further account details. Popular Bank is a Member FDIC institution. Your deposits are insured up to \$250,000 per depositor. You may qualify for more than \$250,000 in coverage if you hold deposits in different account ownership categories. For more information, please refer to: www.fdic.gov. **2.** Please refer to the applicable deposit disclosures and your Private Banker for further account details. Applicable while you have and maintain the Popular Palladium Checking requirements. **3.** Monthly rebates of non-Popular Bank foreign ATM fees do not include currency exchange fees. **4.** All lines of credit are subject to credit review and approval. A Secured Portfolio Line of Credit has risks and is not suitable for all clients. The proceeds from a Secured Portfolio Line of Credit may not be used to purchase additional securities. If market fluctuation causes the value of the pledged securities to decline in value and no longer be sufficient to support the line of credit, the client may be required to pledge additional eligible securities or deposit additional funds to meet a collateral shortfall or pay down the line of credit. Popular Bank will attempt to notify clients to cover the collateral shortfall but is not required to do so. The client may not be entitled to choose which securities or other assets are liquidated as a result of an unmet collateral shortfall. The client should consider their investment objectives and risk tolerance, the interest costs of borrowing against the securities account, fees and charges for selling assets, the tax consequences of liquidating pledged securities or borrowing, and the loss of potential appreciation on any assets sold.

5. 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.



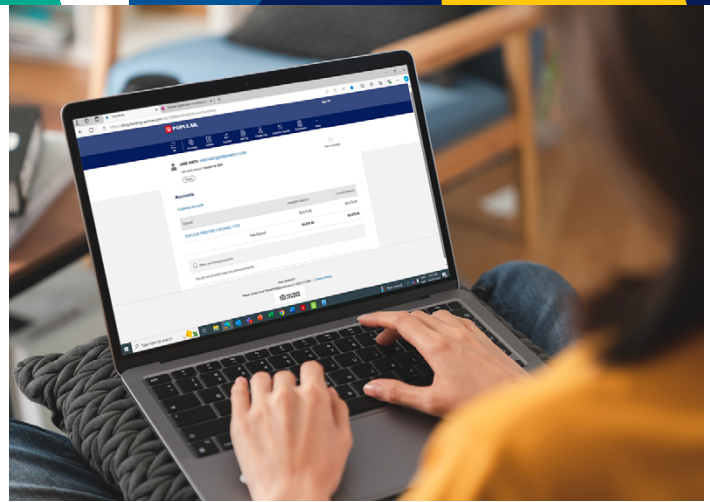
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popular.
— PRIVATE CLIENT

It's Like Having a Branch at Your Fingertips

Be in control of your finances from the comfort of your PC or mobile device.

- ▶ Easily track your balances and spending
- ▶ Bank at your convenience, 24 hours a day
- ▶ Save time and money paying bills (no more stamps)
- ▶ Automate transfers to meet your savings goals



Compare Online and Mobile Banking Services

Available Services ¹	Mobile App ²	Online Banking
ATM and branch locator	✓	✓
Pay bills and schedule payments	✓	✓
Transfer funds between Popular Bank accounts	✓	✓
Send and receive money with Zelle ^{®3}	✓	✗
Check available balances	✓	✓
Make deposits with Mobile Check Deposit ⁴	✓	✗
Set up alerts	✗	✓
Transfer funds to accounts at other banks	✗	✓
View online statements and check images	✗	✓
Access 18 months of transaction history	✗	✓
Place stop payments ⁵	✗	✓
Order checks ⁶	✗	✓

1. Some services may be subject to transaction limits. **2.** Standard mobile carrier charges may apply. **3.** U.S. checking account required to use Zelle[®]. Transactions between enrolled users typically occur in minutes. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license. **4.** Mobile Deposit requires Popular Bank's mobile banking app. Mobile Deposit is subject to eligibility; all deposits are subject to verification and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and to the Popular Mobile Banking User Agreement and [Popular Online Banking Service Agreement](#) for additional details. **5.** Please refer to our personal and business account Schedule of Fees for more information about this service. **6.** Fees for personal checks vary based on items ordered.

Convenient Features of Digital Banking¹



Zelle®

Send and receive money directly from the Popular Mobile Banking app to people you trust.²



Mobile Check Deposit

Deposit checks from wherever you are with just a few taps on your phone, using the Popular Bank mobile app.³



Internal Transfers

Easily move money between your accounts while on the go.



Account Alerts

Set up account alerts to receive emails or texts on account activity. With multiple alerts to choose from, you can stay in control of your finances and stay secure.



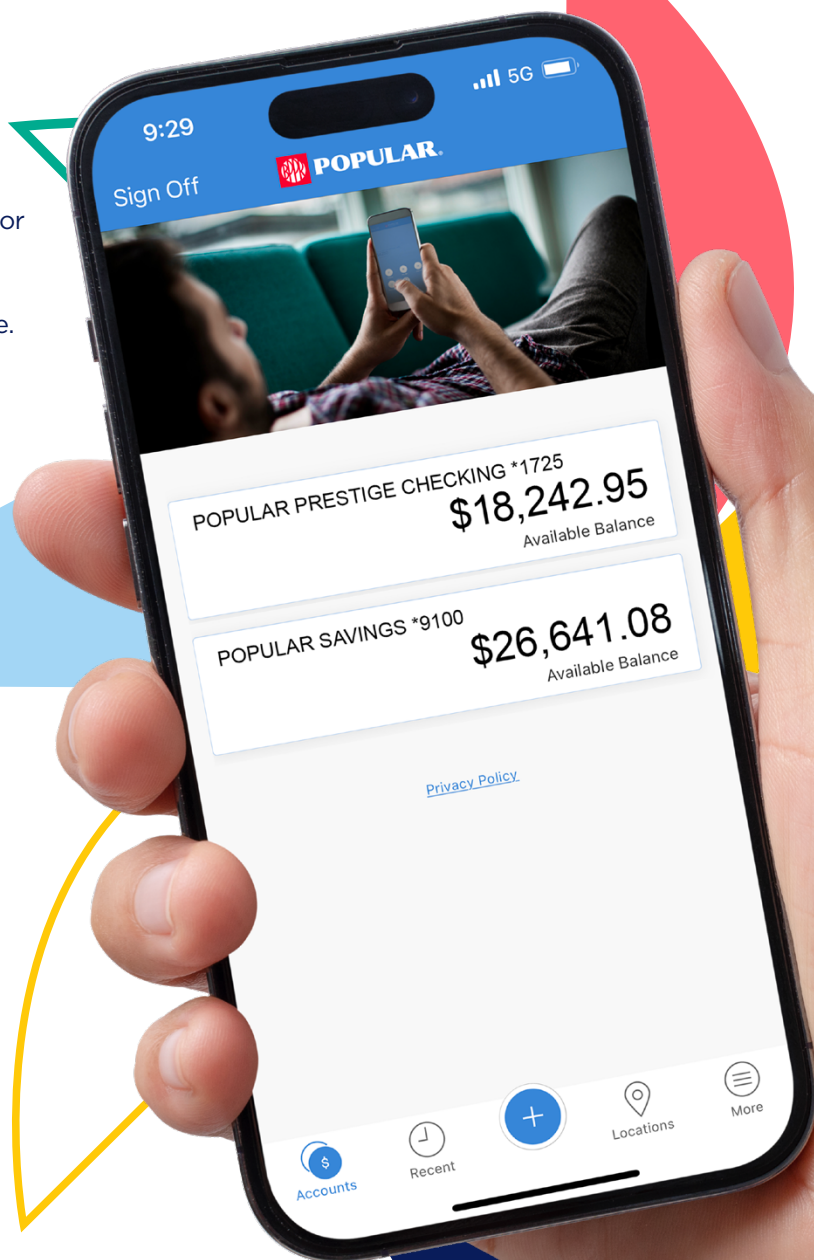
Bill Pay

Pay your bills or set up automatic payments to pay recurring bills, using your PC or the Popular Mobile Banking app on your phone.

Get Started Today

To start using Popular Online Banking, visit popularbank.com and select the Sign in button.

To start using Popular Mobile Banking, **download the app from the App Store® or on Google Play.™**



¹. Standard mobile carrier charges may apply. Subject to transaction limits. ². U.S. checking account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. ³. Mobile Deposit requires Popular Bank's mobile banking app. Mobile Deposit is subject to eligibility; all deposits are subject to verification and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and to the Popular Mobile Banking User Agreement and [Popular Online Banking Service Agreement](#) for additional details. • Apple and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.



▶▶▶ Set up automatic transfers and see your savings soar.

Imagine the Possibilities

Whether you have big plans for the future or want to start building an emergency fund, you can count on us for several savings options.

Popular Savings Account

Grow your savings and reach your financial goals with this effective savings tool.¹

- ▶ Set up automatic transfers from your checking account to your savings account.
- ▶ Withdraw cash using any Popular Bank ATM and enjoy surcharge-free access to over 55,000 Allpoint ATMs worldwide.²
- ▶ Avoid a monthly service fee by maintaining a minimum average monthly balance of \$500.³

Kid's Savings

Teach your children the basics of savings with this introductory savings account. This account is best for children 17 and under. Only \$10 minimum to open.

Safe Start Savings

(available only in New York branches)

Get a simple, easy-to-manage savings account to start your banking journey. This account is best if you're new to banking. No minimum requirement to open.

Even More Ways to Save

Money Market Accounts

- Earn higher interest rates.
- Establish savings while maintaining access to your money.
- Access your savings through ATMs or by check.
- Maintain uninvested assets while you wait for the next market opportunity.

Certificates of Deposits⁴

- Benefit from a great rate for a predetermined period of time.
- Earn a higher rate depending on your opening balance with our tiered interest rates that reward larger deposits.
- Easily transfer funds to a new CD when it's time to renew.

Ready to start saving?

Stop by your nearest Popular Bank branch today and start saving for tomorrow.

▶▶▶ **Ask about our current Money Market and CD offers.**

Good to Know

You're Covered by FDIC Insurance

Your savings are safe and secure with insurance from the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor for each account ownership category. For more information about FDIC Insurance coverage of deposit accounts, visit <https://www.fdic.gov/deposit/deposits>.

1. There is a \$25 minimum opening deposit required for the Popular Savings Account. Please refer to our applicable Savings Account Disclosure and terms and conditions for account details. For more information, please speak with your account officer or call the Customer Care Center at 1.800.377.0800. **2.** Surcharge-free access to Allpoint® ATMs only applies to ATM access or withdrawals completed with a Popular Mastercard® Debit Card or ATM Card. Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC. Mastercard is a registered trademark of Mastercard International Incorporated. **3.** A monthly service fee of \$4 is waived by maintaining a minimum average monthly balance of \$500. The average monthly 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. **4.** A penalty will be imposed for early withdrawal. Fees may reduce earnings on the account.

It's Never Too Early to Start Thinking about Retirement

Will you have enough money to live comfortably? Pension plans and Social Security payments may not provide a sufficient source of income. That's why opening a tax-advantaged Individual Retirement Account (IRA) can be so important. We offer a variety of long-term savings choices to help you minimize taxes and maximize your savings for the future.

Make the Most of Your IRA

Get steady growth in secure, FDIC-insured accounts.¹ Our Traditional and Roth IRA CDs offer:

- ▶ Competitive rates
- ▶ Terms from 3 months to 10 years
- ▶ Minimum opening deposit as low as \$500²
- ▶ Flexibility of choosing the exact maturity date
- ▶ Higher interest rates for higher account balances³

Traditional IRA

Traditional IRAs offer tax-deferred interest growth to all participants. Wage earners may make annual contributions⁴ and enjoy the benefits of building a sizable retirement fund, without being depleted by taxes. Your earnings will only be taxed once you begin taking out distributions in retirement, when it's likely you'll be in a lower tax bracket.⁵



▶▶▶ Catch-up Contributions

Did you know that customers 50 years of age and older can also make additional contributions to both their Traditional and Roth IRAs?⁴

1. The total of all IRA accounts at Popular under the same name is insured by the FDIC to a combined maximum of \$250,000, separately from any other non-retirement accounts you may have with us. **2.** Penalties apply for early withdrawal from IRA CD accounts. Bank penalties do not apply if the account holder is aged 73 or older and making required minimum distributions from a Traditional IRA. **3.** Guaranteed fixed interest rate for the term you choose. Once the IRA CD is opened, no additional deposits are allowed prior to the maturity date. **4.** Up to the maximum allowable government contribution. **5.** Traditional IRA qualified withdrawals may begin at age 59½ (earlier for qualified circumstances), but by law they must begin by age 73. Qualified withdrawals are subject to taxation, but are free of IRS penalties.

The content of this material is for informational purposes only, and does not constitute tax, legal or accounting advice. Popular Bank does not engage in the offering of tax, legal or accounting advice. If legal, tax, or accounting assistance is required, the services of a competent professional should be sought. Not all tax advantages may be available to you. The above is general information regarding IRAs. Specific questions on taxes, contributions, deductible qualifications and withdrawal rules, as they relate to your individual retirement accounts, should be reviewed with your professional tax advisor.



Roth IRA

Roth IRAs offer tax-free earnings to those who qualify.¹ Although contributions to a Roth IRA are not tax deductible, individuals may find a Roth IRA more attractive. They have:

- Higher income limits that allow more individuals to qualify for tax benefits
- Tax-free distributions at retirement
- No age limits for making contributions
- No age requirements to begin distributions

Anytime IRA CDSM

This special 18-month CD, available for Traditional IRAs, Roth IRAs or Education Savings Accounts allows additional deposits during the term and can be opened with as little as \$100.²

Education Savings Account

The Coverdell Education Savings Account is designed to help pay for the cost of education-related expenses,

offering tax-free earnings when you save specifically for a child's education.

An annual contribution can be made for each child until the child reaches 18 years of age. These contributions are not tax deductible. The earnings, however, grow tax free and remain tax free when used to pay for eligible elementary, secondary or post-secondary education expenses at a qualified institution.³

Unused funds may be used for another child. For example, if one of your children decides not to go to college, that child's Education Savings Account funds may be rolled over to one or more of your other children's accounts.

Ready to get serious about saving?

Your future is waiting. Stop by one of our convenient branch locations to open an IRA account.

1. Earnings and qualified distributions are tax free as long as it has been 5 years since the tax year for which your first regular contribution or first conversion into a Roth IRA was made, and you withdraw funds no earlier than age 59½, for a first-time home purchase (\$10,000 lifetime maximum), or due to death or permanent disability of the account holder. **2.** Penalties apply for early withdrawal from IRA CD accounts. Bank penalties do not apply if the account holder is aged 73 or older and making required minimum distributions from a Traditional IRA. **3.** Withdrawals from an Education Savings Account must be used for qualified education purposes (tuition, books, room and board, supplies, fees and equipment), and the portion of any withdrawal that exceeds qualified expenses is subject to taxation and IRS penalties. Earnings on distributions taken when a child wins a scholarship, or due to death or permanent disability are subject to taxation, but not to IRS penalties.

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Need cash quickly?

A Personal Loan May Be the Answer¹

Consolidate debt, pay off high-interest credit cards, repair a car or make some home improvements — with a fixed rate and payment plan.

A personal loan makes it quick and easy to borrow the right amount for you with payments you can afford.

- ▶ Unsecured loans range from \$2,000 to \$30,000. Borrow as much or as little as you need.
- ▶ Secured loans are secured by your Popular Savings account or Popular Certificate of Deposit (CD). Borrow \$1,000 up to the lesser of your savings/CD balance or \$100,000.
- ▶ Loan terms vary depending on the loan amount. We'll help customize your loan so your payment fits your budget.

Ask a banker about the benefits of setting up automatic payments.

It's Easy to Apply for a Loan

It only takes a few minutes, either at a branch or by calling **1.888.317.9062**.

Build Your Credit

If you want help establishing or building your credit, our Credit Builder loan may help.³ It can be designed with flexible, fixed terms to meet your individual needs.

How It Works

A term loan is set up in your name with fixed monthly payments. All loan proceeds are deposited into an interest-bearing savings account. Once your loan is paid in full, your collateral savings account will be closed and the balance and interest earned⁴ will be available to you — and you'll be on the journey toward establishing credit history.

Credit Builder Plan Features

- Loan amounts from \$1,000 to \$10,000
- Flexible terms

Get Started Today

Visit your local branch to apply.



Credit Card Solutions

In partnership with Elan Financial Services, we offer a comprehensive suite of credit card solutions. For example, the **Visa® Everyday Rewards+ Card** is the perfect tool for your daily needs.² Whether you're starting from scratch, transferring a balance, or making a regular purchase, you'll earn points with ease using the Visa® Everyday Rewards+ Card. More points mean more cash back.² It's a winning score and your wallet always comes out on top.



Ready to apply?

Scan the QR code to apply or to explore our other unique card options.

1. All loans subject to credit review and approval. Product features and criteria subject to change without notice. Please see a banker for updated information.
2. Subject to credit approval. The creditor and issuer of these Cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).
3. All loans are subject to credit approval. Individual benefits will vary, assumes and relies on customer making monthly payments for this loan and all other credit obligations on time and according to the individual credit terms agreed to.
4. As soon as the savings account is opened, a permanent "Hold" will be placed on the savings account for the entire term of the loan, funds cannot be withdrawn or transferred and will not be released, including the interest earned, until the loan has been paid in full, including all outstanding fees. Upon payment in full, funds can be disbursed directly to you or transferred to another Popular Bank deposit account. Availability of funds may take up to two weeks.



Tap into the Value of Your Home¹

Your home is your most valuable asset. Use the equity you've built to pay for life's big expenses. Whether you want to consolidate bills, start a home improvement project, fund college expenses, buy a new car or take a vacation, you can use the equity in your home to get the cash you need.

A Popular Home Equity Line of Credit (HELOC) can help you reach your goals.

- ▶ **No fees to apply.** There are no application fees. Closing costs may apply.²
- ▶ **Tax deductible.** The interest you pay may be tax deductible. Consult your tax advisor to confirm.

What is the best way to access the equity in my home?

Popular Home Equity Line of Credit

- Borrow a percentage of your primary or secondary home's value.³
- Single family, townhouses, condos and 2-4 unit residential properties are eligible. Borrow as little as \$10,000.
- Enjoy the flexibility of a revolving credit line.
- Access your line by check, a transfer through online banking or a cash advance at a branch.

Apply for a HELOC Today

Visit your local branch or call us at 1.888.317.9062 to get started or to learn more about benefits like automatic payments.



▶▶▶ Use the equity in your home to get the cash you need.

NMLS ID # 417584. **1.** All loans subject to credit and property approval. **2.** All home equity line of credit accounts are subject to a \$50 annual fee. Popular Bank will pay all third-party fees for home equity lines of credit of \$500,000 or less. For lines of credit \$500,000 or less, if you choose to pay off and close your line of credit within three years, a single payment will be charged to recapture any third-party fees paid by the bank. If you refinance your line of credit with Popular Bank, we will waive this single payment to recapture the third-party fees. Third-party fees, other fees and taxes apply to lines of credit over \$500,000. Rates are variable, terms and conditions vary by state, product features and criteria subject to change without notice. Please see a banker for updated information and current rates. **3.** Percentage dependent on property location and home value. Please see a banker for updated information and current rates.



Diversify Your Savings

Traditional bank savings products offer the security of FDIC insurance, a fixed principal value and rate of return, but they may not provide the growth or income you need to achieve your goals. That's why it's important to diversify¹ your savings.

We'll Help You Make Informed Decisions

There are thousands of investment options available, offering different combinations of risk and return. Sifting through the choices can be time-consuming, confusing, and frustrating. Our experts can help design an investment plan to help you achieve your financial goals.

Annuities²

Fixed Annuities, which are tax deferred, allow you to safely take advantage of competitive fixed interest rates. A fixed annuity is a dependable insurance product that can provide you with steady income in the future.

Variable Annuities combine the tax-deferral benefits of a fixed annuity with the flexibility and performance of an investment fund. You control the investment options and can take advantage of potentially competitive returns through market exposure.

Tax-Sheltered Annuities are tax qualified plans offered to employees of non-profit organizations and employees of public school systems.

Immediate Annuities and **Index Annuities** are also available.

Insurance

Insurance can provide financial protection for your family or business. We offer access to term, whole life, wealth transfer, disability, and long-term care.

Stocks and Bonds³

All domestic stock exchange orders are available to our customers. We also offer access to a range of bonds for your income needs, including Treasuries, Federal Agencies, corporate, municipal, and mortgage-backed. Plus, we can process employee stock options.

Mutual Funds³

Mutual funds allow you to pool your money with that of other investors who have similar investment goals. These funds provide potential for long-term growth, professional money management, and diversification opportunities¹ for investment dollars.

Additional Products and Services

- ▶ **IRAs**
- ▶ **Retirement Planning**
- ▶ **Wealth Management**
- ▶ **Retirement Plans for Businesses**

1. Diversification is a method of helping to manage risk. It does not assure a profit or the avoidance of loss.

2. Before deciding on an annuity, you should consider your income and liquidity needs, risk tolerance, fees, expenses, possible surrender charges, and investment objectives. You are strongly urged to consult with your retirement or tax advisors to determine if an annuity is suitable in your financial situation.

3. **Investment products may lose value. Mutual funds and variable annuities are offered by prospectus; the prospectus contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.**

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