True financial management awaits you.

It starts with you and your goals.
Your success is our priority – whether you are looking to build wealth, focusing on what you have, or on preserving your family legacy.

We help navigate your journey step by step using a continually evolving financial relationship.
With our personalized process, you will enjoy regular meetings, updates, and services tailored with your needs prioritized.

With our 360-degree approach to products and services, you can do more.
Our team of specialists will help manage all of your financial affairs, from financial planning to mortgage loans, investments and insurance. We can oversee your entire portfolio, so you have reassurance knowing your finances are in capable, experienced hands. We offer:

- Premium Personal Banking
- Palladium Checking
- Mortgages
- Consumer Lending Solutions
- Digital Services
- Trust Services
- Retirement Planning
- Access to Investments
- Business Banking
- Commercial Lending Solutions
A Relationship You Can Bank On

Concierge Banking
Your dedicated Private Banker puts you first. They will provide priority service and act as your liaison with our team of experts, and are prepared to act swiftly and strategically as your needs evolve.

Our Popular family
Our team-based approach gives you access to the entire Popular network and helps facilitate communication among the key professionals who work together to help you achieve your goals.

Exclusive benefits:
- Our highest published rates for Money Market Accounts and Certificates of Deposit
- Palladium Checking Account
- Invitations to exclusive events and offers
- Access to Private Banking lounges at select branches
- Attentive service in branches, allowing you to gain immediate personal assistance

Our Promise to You

Personalized
We don’t believe in one-size-fits-all solutions to wealth management. We strive to understand you and your unique goals, to provide tailored solutions that evolve with the market … and with you.

Proactive
With quarterly reviews and ongoing analysis, we take the initiative to ensure we are constantly optimizing your portfolio by aligning it with your goals and market trends.

Transparent
You will receive complete transparency into your financial picture across platforms, and across banks, through our bespoke Wealth Access service.
Products

Experience a higher level of convenience, control and rewards with exclusive Popular Private Client products, designed with you in mind.
**Palladium Checking: The Rewards You Deserve**

Palladium Checking is our most exclusive checking account and a signature feature of Popular Private Client. Palladium Checking awards you the best in banking amenities, including:

**Benefits:**
- Our highest published money market rates
- World Debit MasterCard
- Higher daily purchase and cash withdrawal limits
- Purchase assurance
- MasterCard ID Theft Protection
- Access to the MasterCard Airport Concierge
- Dedicated loan processing

**Interest rate benefits:**
- Increase of .25% APY on applicable linked renewal CD accounts
- Discount of .25% APR on applicable lines of credit
- Discount of .25% APR on applicable Popular Mortgage Loans

**Monthly Rebates:**
- All non-Popular U.S. ATM fees
- All non-Popular Foreign ATM fees
- All incoming wire transfer fees
- All stop payment fees
- All overdraft protection fees
- All cashier check fees
- All money order fees
- All Private Client branded check order fees

**Plus, enjoy exclusive features and solutions as a Popular Private Client**
- Dedicated Private Banker, who provides priority service, acts as your liaison and moves swiftly and strategically as your needs evolve
- Invitations to exclusive events and offers
- Access to Private Banking lounges at select branches
- Attentive service in branches, allowing you to gain immediate personal assistance

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**Mortgages**

Whether you require a jumbo or conventional mortgage, or need flexibility in certain ownership structures, your Private Banker will partner with our dedicated mortgage team to identify the best solutions for your unique needs.

If you’re looking for a mortgage, you’ve come to the right place.

**Your goals**
Whatever your goal, we can help you achieve it:
- First Time Home Purchases
- Pre-Approvals (purchase only)
- Refinance Mortgage Loans
- Home Equity Lines of Credit
- Finance Investment Properties
- Debt Consolidation

**Our simple process**
Securing a loan is easy:
1. Pre-qualification (purchase only)
2. Full Application
3. Loan Valuation & Processing
4. Formal Mortgage Approval
5. Loan Closing

**Our Popular Mortgage**
Loan programs from $50,000 to $10,000,000:
- Fixed Interest Rate: Available for 15, 20 and 30-year terms
- 5/1, 7/1, & 10/1 Adjustable Rate Mortgages
- Conforming Loans
- Jumbo Loans
- Foreign National Program

Also, as a Private Client you can enjoy:
- Discounted rates when you purchase or refinance a home

**Eligible properties**
We provide mortgage loans for a range of property types:
- Single-Family Homes
- Condos (non-warrantable by exception)
- Co-ops
- 1-4 Family Homes
- Investment Properties

- Equity Advantage Line of Credit rate discount
**Investments**

Our investment philosophy revolves around your core portfolio. We make sure your money is working as efficiently and strategically as possible. We achieve this by implementing tailored plans, complemented by specialized products, which may incorporate the following:

- Open Architecture Advisory Accounts
- Multi-Strategy Accounts
- Separately Managed Accounts
- Mutual Funds
- ETFs
- Self-Directed Trading Accounts
- College 529 Plans
- Customized Financial Plans

**Retirement Planning**

Our holistic approach to your retirement is based on an in-depth understanding of your financial priorities. We take into account your important financial goals, such as buying a second home, as well as helping you estimate the changing variables of retirement, which include:

- **Savings & Spending**
  We work with you to review and optimize your savings and spending rates, to help you align with how much you will need in retirement.

- **Investment Approach**
  Maximizing the benefits of your employer-sponsored plans such as 401(k), 403(b) or 457, and tapping into other tax-advantaged plans such as IRAs and small business retirement plans is one of the best ways to accumulate retirement savings. By reviewing each of your tax-advantaged and your taxable portfolio, we help you allocate your assets in the most effective manner.

- **Portfolio Risk**
  Taking a balanced approach to investing helps manage portfolio risk. We review your portfolios on a regular basis, which can help account for economic trends, investment performance and change in goals/objectives.

- **Longevity & Retirement**
  While no one knows how long they’ll live, if you’re in good health, have longevity in your family and live a healthy lifestyle, there’s an excellent chance that you or your spouse could live to 90 or beyond. We can help you plan for these extra years.

**Insurance**

Our alliances across multiple insurance companies allow us to provide solutions for both personal and commercial risk management. We offer a wide array of insurance products including life, disability, and business succession planning, among others. Your Private Banker can assist by reviewing your current insurance policies and recommending additional insurance solutions, if warranted. Types of coverage include:

- Buy Sell Agreements
- Whole Life
- Key Person Insurance
- Term Insurance

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*Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Popular Investments is a unit of Popular Bank. Infinex and Popular Bank are not affiliated. Products and services made available through Infinex 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 affiliates. These products are subject to investment risk, including the possible loss of value. If applicable, please request a prospectus and read carefully before investing.*
**Lending Solutions**

A variety of premium lending and credit solutions are available for our Private Client Members. We can help you meet immediate liquidity needs and optimize your cash flow.

We can help you with a time-sensitive financial obligation or opportunity without depleting cash reserves or compromising your investment strategy.

**Consumer Lending**

Discover tailored lending solutions including home equity lines of credit, unsecured lines of credit or other personal loans. Your Private Banker will introduce a full range of credit products and services, providing customized solutions which accommodate your individual needs. Ready to guide you through every step, your Private Banker will begin by assisting with application-related matters and facilitating review of your application by a dedicated team of senior underwriters.

**Business Lending Solutions**

**Commercial Lending**

Our market-leading commercial banking team can help identify potential credit solutions that enable you to grow your business. Together, we can help achieve your business vision and help you grow with your financial goals. We provide:

- Commercial Real Estate/Multifamily
- Middle Market
- Healthcare Financing
- Condo/Co-op Association Lending
Services

We offer a full-range of banking services, providing customized solutions.
Access our latest Digital Solutions

With our digital solutions, you can bank on your time.

Our innovative technological solutions merge online and offline banking – bringing you the best of both worlds.

Manage your money and benefit from a holistic vision into your portfolio using our helpful digital services:

Online and Mobile Banking
Monitor account activity, transfer funds, and more using your smart phone or computer.

Mobile Wallets
Make purchases using your smart phone, wherever Apple Pay™, Android Pay™ and Samsung Pay™ are accepted.

Mobile Cash
Make ATM withdrawals with your smart phone using our Mobile App quickly and securely, no card needed.

People Pay
Send and receive money. All you need is an email address or a mobile phone number.

Wealth Access
With Wealth Access, you can aggregate all your assets and liabilities across institutions into one secure platform, allowing you to easily see your entire wealth management portfolio in one place. Benefits include:

- With all your financial information in one place, you and your Private Client Banker can focus less on compiling information, and more on managing wealth
- Calculators, goal-based tools, hybrid tools, and cash flow-based tools allow your advisors to improve productivity and monitoring capabilities
- Your account activity is available on a daily basis. No need to wade through monthly or quarterly statements
- You can share access to your Wealth Access information with multiple advisors, leading to informed conversations and true collaboration

Your Private Banker will be happy to provide additional information.
Premium Personal Banking

Your dedicated Private Banker remains available and at your service as your personal banking concierge, committed to providing you unparalleled service on your financial journey. Your Private Banker will assist you with all your banking transactions, providing you with exclusive access to robust and sophisticated solutions.

Business Banking

For Popular Private Client customers who are also business owners, we offer exclusive guidance and services designed to help you grow your business. We can assist with everything from providing payment processing solutions, alternatives to helping improve your business’s cash flow, guiding in succession planning, and finding the best financing option for your needs and goals.

Business owners have access to the advice and services of our Business Banking and Consumer Lending Experts, dedicated to helping clients manage their finances, so they can focus on what they do best; building their business.

Your Private Banker can:
- Help provide guidance to improve cash flow
- Provide financing options
- Offer solutions for taking and making payments

Trust Services

When you choose Popular Trust Services, your trust is managed by professionals who not only have knowledge of – and are willing to – assume the fiduciary responsibility of managing a trust, but who also have your holistic wealth management goals in mind.

It starts with you and your goals

Your dedicated Private Banker remains your Private Banker, while an experienced Trust Advisor from Popular is assigned to provide trust administration services. As an extension of your team, your Trust Advisor helps to ensure expert, personalized and responsive trust administration around your unique priorities.

Why Popular Trust Services?

- Nationwide Capabilities
  We’re able to provide trust administration services in all 50 states.
- Expert Experience
  Our team of experts bring decades of experience working with individuals and families to achieve their goals.
- Security
  Have peace of mind knowing that your assets are protected by a federally-chartered trust company and member of the FDIC.
- Eliminate “Successor Trustee Risk”
  Get rid of possible “successor trustee risk” – when another trustee manages the trust after the primary trustee dies or is unable to – choose Popular Trust Services as your corporate trustee

Our Capabilities

We’re proud to offer a wide range of trust services for the expected – and the unexpected. Clients can rely on us for services including:
- Estate and Retirement planning
- Estate liquidity analysis
- Review and financial analysis of trust documents and wills
- Advice on how to use trusts to minimize estate and gift taxes and achieve your long-term goals
- Family, private foundation and charitable gifting strategies
- Generation skipping transfers
- Business transition planning
- Estate, fiduciary and gift tax return preparation
- Internal Revenue Service and state examinations
- Estate administration
- Private foundation administration
- Business valuations
- Preparation of:
  - Estate tax return – Form 706
  - Trust income tax returns – Form 1041
  - Gift tax returns – Form 709
  - Private Foundation tax returns – Form 990
  - Judiciary and Non-Judiciary Accountings
Let's connect
Discover how Popular Private Client can help you achieve your unique goals. Visit one of our Popular Private Client boutique offices.

Popular Private Client – Headquarters
85 Broad Street
New York, NY 10004
212.477.6800
*Meetings by appointment only.

Popular Private Client – Madison Avenue
285 Madison Avenue
New York, NY 10017
212.641.1980

Popular Private Client – Park Avenue South
345 Park Avenue South
New York, NY 10010
212.486.6820

Popular Private Client – Columbus Avenue
730 Columbus Avenue
New York, NY 10025
212.665.8812

Popular Private Client – Brickell Avenue
1221 Brickell Avenue
Miami, FL 33131
305.936.0100

Call 888.588.8419 to speak with a Popular Private Client representative. This service is available Monday through Friday from 7:30 am – 12:00 am and on weekends from 9:00 am – 6:00 pm, all times are Eastern Standard Time. Please note, this service is closed on federal holidays.

For more information please visit: popularprivateclient.com
For additional information please e-mail: privateclientinfo@popular.com

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2. Investment and insurance products and services are offered through INVESTORS INVESTMENT, INC Member FINRA-SIPC. Popular Investments is a part of Popular Bank. Popular Bank and Popular Investments are not affiliated. Products and services made available through Popular Investments are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of or guaranteed or insured by Popular Bank or any bank or any bank-affiliated. These products are subject to investment risk, including possible loss of value. If applicable, please request a prospectus and read it carefully before investing.
3. Popular Trust Services is a Registered Representative of National Advisors Trust Company. Popular Trust Services is a bank-affiliated of Popular Bank. Popular Bank and National Advisors Trust Company are not affiliated. Trust and custodial services are made available through National Advisors Trust Company. Popular Bank and/or its subsidiaries and affiliates are not engaged in rendering legal, accounting or tax advice. If legal, accounting, or tax assistance is required, the services of a competent professional should be sought. Please consult with your accountant, attorney and/or tax advisor for specific guidance.
4. Please refer to the applicable deposit or lending disclosures and your Private Banker for further account details. All line of credit, loans and mortgages are subject to underwriting guidelines and credit approval. Rates, terms and conditions may vary by state and are subject to change without notice. Popular Bank is a Member FDIC institution. All deposits with Popular Bank are insured by the FDIC up to the applicable maximum amount allowed by law for each deposit ownership category. All balances for Popular Bank deposits would be combined for purposes of determining FDIC coverage. For more information, please refer to www.fdic.gov. You may not exceed more than six transfers or withdrawals per calendar month or statement cycle of at least four weeks. Transfers or withdrawals can be a combination of prepaid or personal checks, automated transfers, telephone, check, debit card, fax, or computer transactions. For combinations of deposits, a penalty may be imposed for early withdrawal. Fees may reduce earnings on the account.
5. Certain conditions, limitations, exclusions apply. For more information, please refer to the Member’s Guide to Benefits for the World Debit Mastercard, Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.
6. The interest rate increase does not apply to prearranged CDs. A penalty may be imposed for early withdrawal.
7. The interest rate is subject to a variable rate and is subject to the applicable rate. Any balance that is subject to a fixed rate is not subject to a rate change. Equity Advantage Line of Credit rate discount will be provided until you have and maintain the Popular Balance Checking requirements.
8. Please refer to the applicable disclosures for further account details and the Popular Rewards Terms and Conditions. All lines of credit, loans and mortgages are subject to credit approval. Terms and conditions apply. The mortgage interest rate discount, and Equity Advantage Line of Credit rate discount will be provided while you have and maintain the Popular Rewards Checking requirements.
9. All loans are subject to credit review and approval.
10. Certain restrictions and conditions apply. 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. Beliefs that are subject to a variable rate are subject to the applicable rate. Any balance that is subject to a fixed rate is not subject to a rate change.
11. If you are a trade mark of Apple, Inc. Android and Google Play are trademarks of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.
12. Certain restrictions apply. For more details, please refer to the Popular Bank Mobile Banking User Agreement. Standard mobile carrier charges apply.
13. Popular Bank is not affiliated with Wealth Access.
14. Applicable only if you have and maintain the Popular Rewards Checking requirements.
15. Rates, terms, and conditions vary by state and are subject to change without notice.
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