

## Your Guide to Popular Fast Track Student Checking

ACCOUNT OPENING AND USAGE*		
For students between the ages of 18–24 years old at account opening. Proof of enrollment in a higher learning educational institution must be provided. The account will convert to a Popular Everyday Checking account when the customer turns 25 years old.		
Minimum deposit needed to open account	\$25	
Monthly service fee	\$4	Monthly service fee can be avoided by 5 Bill Payments OR 5 Automated Clearing House <sup>1</sup> Credits every monthly statement cycle.
Interest Bearing	No	
Early account closing charge	\$25	Applies if you close your account within the first 180 days from the account opening date.
Debit card replacement	\$5	For replacement due to loss, theft, damage, fraud and /or additional card. This fee does not apply to automatic renewals.
Withdrawals at ATMs <sup>2</sup> belonging to us	\$0	
Withdrawals or balance inquiries at ATMs belonging to other entities	\$2	Fee applies for every withdrawal or balance inquiry. The owner of any ATM may assess additional fees. This fee is waived for withdrawals or balance inquiries made using a Popular MasterCard Debit Card at ATMs belonging to the Allpoint network of ATMs <sup>3</sup> . Popular Bank and its affiliates are not affiliated with ATM National, LLC. Allpoint is a registered trademark of ATM National, LLC.
Mini-statements at any ATM belonging to us	\$0	Fee applies for each ATM mini-statement at any ATM belonging to us.

CHECK RELATED FEES		
Checkbook order	Varies	Depending on the checkbook style selected and shipping costs.
Stop payment	\$25	For each Stop Payment Order placed.
Deposited check/return unpaid	\$10	For each check that you deposit that is returned to us unpaid.

STANDARD OVERDRAFT FEES	
	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 will be declined
Overdraft and Return Item Non Sufficient Funds(NSF) Fees	\$34.00 per item.
Maximum Number of Overdraft and Return Item NSF Fees per Business Day	A maximum of 5 fees per account will be charged on any Business Day <sup>4</sup> .
Extended Overdraft Fee	After a 7 Business Day grace period, a daily fee of \$5.00 will be assessed for each Business Day your account is consecutively overdrawn, up to a maximum of 15 Business Days, not to exceed \$75.00.
Overdraft NSF Fee when Account is overdrawn by \$5.00 or less	\$0 will be charged at the end of the Business Day when your account is overdrawn by \$5.00 or less.

FOR CUSTOMERS WITH OVERDRAFT PROTECTION	
Overdraft Line of Credit	\$5.00 for each advance from your linked Overdraft Line of Credit account.
Overdraft Protection	\$5.00 per transfer from your linked checking, savings or money market account. Transfers made from your savings or money market account will count toward the 6 transactions permitted under Regulation D.

OVERDRAFT COVERAGE FOR DEBIT/ATM CARDHOLDERS	
Option 1: For cardholders that have NOT “opted-in” to Debit Card/ATM Overdraft coverage for everyday debit card purchases and ATM transactions.	No Fees Apply.  Transactions will be declined and no fee will be charged. Excludes pre-authorized ACH debit/auto debit transactions, where standard overdraft fees apply.
Option 2: For cardholders that have “opted in” to Debit Card/ATM Overdraft coverage for everyday debit card purchases and ATM transactions	You authorize us to pay ATM transactions and / or purchases with Debit Cards. We reserve the right to pay the transaction. A fee of \$34 will be assessed per overdraft transaction if we decide to pay the transaction at an ATM or a payment with your Debit Card against insufficient or non available funds. This fee applies only if you authorize the service.

**HOW WE PROCESS YOUR DEPOSITS AND WITHDRAWALS**

We process credits, debits and withdrawals in the following group order:

First: All deposits and credits to your account will post.

Second: The following items will post in the order in which each is authorized/received: wire transfer debits, Bill Pay transactions, withdrawals (excluding ATM Transactions), transfers between accounts, government debits, adjustments, returned deposits, and checks cashed in our Popular branches.

Third: Everyday debit card purchases and ATM transactions will post in the order in which each is authorized/received.

Fourth: Preauthorized ACH debits whether one-time or recurring will post in the order received by us. When multiple ACH debits are received, they are posted lowest to highest dollar amount.

Fifth: Checks are posted in numerical order from lowest to highest check number. Checks presented without a number will post after the numbered checks, and will post from lowest to highest dollar amount.

Sixth: Most fees post on the same day they are incurred, however, certain fees including Non-Sufficient Fund (“NSF”) and Overdraft fees are posted on the Business Day after an NSF item for return or an overdraft occurs on an account.

We may choose our processing method in our sole discretion, regardless of whether additional fees may result.

**When your funds will be available\*\***

<b>Same Business Day<sup>4</sup> Availability</b>	Funds from electronic direct deposits to your account are available on the day we receive your deposit.
<b>Next Business Day Availability</b>	Funds from US Treasury Checks, Wire Transfers, Checks drawn on Popular, State Government Checks, Cashier’s Certified and Teller’s Checks, Federal Reserve Bank Checks, Popular Checks, Federal Home Loan Bank Checks and US Postal Money Orders payable to you and deposited in person to one of our employees using Popular’s special deposit slip.
<b>Second Business Day Availability</b>	<p>If you do not make your deposit in person to one of our employees, funds from the following deposits will be available on the second Business Day after we receive the deposit :</p> <ul style="list-style-type: none"> <li>• Cash</li> <li>• State and local government checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular branch where you make the deposit</li> <li>• Cashier’s, certified and teller’s checks that are payable to you, if you do not use a special deposit slip that is available from the teller at the Popular branch where you make the deposit</li> <li>• Federal Reserve Bank checks, Federal Home Loan Bank checks, and US postal money orders, if these items are payable to you and, if you do not use a special deposit slip that is available from the teller at the Popular branch where you make the deposit</li> </ul> <p>For checks drawn on US financial institutions other than Popular, the first \$200 of your deposit will be available on the next Business Day. The remainder of your deposit, if any, will be available on the second Business Day.<sup>5</sup></p>

**ERROR RESOLUTION**

In case of errors or questions about your Electronic Transfers call us at 1-800-377-0800 or visit the nearest Popular branch as soon as you can.

If you think your statement or receipt is wrong or contains an error, or if you need more information about a transfer, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

The following information will be required:

1. Your name and account number
2. The error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. The dollar amount of the suspected error and the date it appears on your statement.

We will investigate your complaints and will correct any error promptly. We will tell you the results of our investigation within 10 Business Days after we hear from you (20 Business Days if the transfer involved a new account). An account is considered new for 30 days after the first deposit is made. However, if we need more time, we may take up to 45 days to investigate your complaint or question (90 days if the transfer involved a new account or a transfer that was initiated outside the US). If we decide to do this, we will provisionally credit your account within 10 Business Days (20 Business Days if the transfer involved a new account) for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint in question in writing within 10 Business Days. If we ask you to put your complaint or question in writing and

you fail to give us the required written confirmation of your complaint or question, then we may not provide provisional credit to your account or we may revoke the provisional credit we previously gave to you. We will tell you the results of our investigation within three Business Days after completing our investigation.

**Footnotes and additional information**

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1. Electronic funds transfer made through the National Automated Clearing House Association (NACHA)
2. Automated Teller Machine
3. For a complete listing of Allpoint ATMs please visit <http://www.popular.locatorsearch.com/default.aspx>
4. For purposes of these disclosures, every day is a Business Day except Saturdays, Sundays and federal holidays
5. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

\*Please refer to the "Schedule of Fees" for other account or service fees that may apply.

\*\*For more details or information, refer to the Personal Banking Disclosure and Agreement.

**Additional Information:**

We reserve the right to change our service fees, charges, balance requirements, at any time. Popular Bank will notify you by mail of any changes as required by law. The products, pricing and rates contained herein are accurate and effective as of 03/20/2019, and shall supersede all other product and pricing disclosures dated prior to the instant disclosure herein. If you have any questions, please visit any of our Popular branches or call 1-800-377-0800.

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. Copyright © 2019 Popular Bank. Member FDIC.