

Disclosures of Rates, Terms and Fees Applicable to the UNO Account

The Deposit Account Agreement, this document and the FirstBank's Privacy Policy contain the terms, restrictions and conditions that govern your account and the disclosures applicable to the same. This document is an essential part of the Deposit Account Agreement.

Uno account is a personal checking account that does not generate interest for customers who are looking for a low-cost account. The account has the following services: FirstReserve Line¹, debit card, ATH Móvil², Digital Banking³, Mobile Banking, Depósito Expreso Móvil⁴, Depósito Expreso⁵, Telephone Banking and Bill Payment. Minimum deposit required for account opening is \$20.00.

Account Usage and Service Fees		
Service	Fee	Description of the fee
Monthly service fee	\$2.00	Fixed fee. A discount of \$0.50 applies if the account is subscribed to e-Statement.
Dormant account	\$10.00	Monthly fee if the account does not reflect any transactional activity initiated by the customer for a period of 6 months.
Account cancellation	\$15.00	Account cancellation fee if the account is closed during the first year.

Overdraft Fees		
Service	Fee	Description of the fee
Returned transactions	\$15.00	Fee for each check, withdrawal order or electronic transactions returned by insufficient funds or uncollected funds. (Electronic transactions do not include transactions in automatic teller machines (ATM) and points of sale (POS)).
Paid transactions	\$15.00	Fee for each check, withdrawal order or electronic transactions paid against insufficient funds or uncollected funds. (Electronic transactions do not include transactions in automatic teller machines (ATM) and points of sale (POS)).
Overdraft funding	19.00% APR	Applies to the overdraft balance until covered.
Daily overdraft	\$4.00	Daily charge while the account has an overdraft balance.

Debit Card Fees		
Service	Fee	Description of the fee
Balance information request	\$0.50	For every balance information requested at an automatic teller machine (ATM) that does not belong to FirstBank.
ATM withdrawals	\$1.50	For each withdrawal at automatic teller machines (ATM) that do not belong to FirstBank.
Cash advance	\$1.50	For each cash advance with your debit card through tellers at FirstBank branches or other financial institutions.
Debit card replacement	\$6.00	Debit card replacement fee (does not apply to automatic renewals).
Foreign currency conversion	2.00%	Currency conversion fee applies to any transaction made with a debit card in foreign currency. The charge applies to the total transaction (applicable to the converted amount in US dollars).

Other Fees		
Service	Fee	Description of the fee
Stop payment on official checks	\$10.00	For each stop payment on official checks.
Stop payment on checks, withdrawal orders or electronic transactions	\$15.00	For each stop payment on checks, withdrawal orders or electronic transactions.
Photocopies	\$8.00	Photocopies of documents related to the account. The fee is per page.
Fax	\$5.00	For each document fax transmittal. The fee is per page.
Wire transfers	\$15.00	For each incoming wire transfer received.
Garnishment	\$50.00	For each garnishment made to the account.

Tips for managing your account

- Stay informed about your transactions and balances with Digital Banking³. This way you can avoid service or overdraft fees.
- Deposit checks using Depósito Expreso Móvil⁴.
- Use FirstBank ATMs for 24/7 withdrawal or deposit through our Depósito Expreso⁵ service. With Depósito Expreso you do not need a deposit slip, you get a receipt with the image of the deposited check and /or the detail of the deposit in cash. Find the nearest ATM machine on the FirstBank page 1firstbank.com Locator section.
- Keep your debit card in a safe place, memorize your pin number and don't share it with anyone.
- If your address, phone number or email address has changed please notify the Bank immediately.
- Be sure to receive and verify your status monthly and validate that all disclosed transactions were made by you.
- Any questions or concerns you may contact us at FirstLine Solutions Center at 787.725.2511, free of charge at 1.866.695.2511, or visit your nearest branch.

¹FirstReserve Line: Optional and subject to approval. Certain terms and conditions may apply.

²ATH Móvil: Subject to FirstBank's terms and conditions for this service. To use ATM Móvil, both the account owner who will receive the transfer and the account owner who will send the transfer must be registered to the service as a requirement. To enroll, you must have an active debit card with a participating ATH Móvil financial institution. ATH Móvil is a service of the ATH Network® of Evertec Group, LLC. Certain charges may apply.

³Digital Banking: Subject to FirstBank's terms, conditions and restrictions set forth in the contract for this service.

⁴Depósito Expreso Móvil: Funds will be available according to FirstBank's Fund Availability Policy found in the Deposit Account Agreement. The service is available through Digital Banking.

⁵Depósito Expreso: Funds will be available according to FirstBank's Fund Availability Policy found in the Deposit Account Agreement.