



**Disclosures of Rates, Terms and Fees Applicable to the Christmas Club Account**

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

The Christmas Club account is a savings club account that allows you to save for the Christmas season. At the end of October of each year the funds deposited will be debited from the account and a check for such amount will be mailed to your postal address. Deposits can be made at the branch or by automatic transfers registered in Digital Banking<sup>1</sup>. It requires a minimum deposit for account opening of \$20.00. The account does not have a debit card and does not generate interest.

| <b>Account Usage and Service Fees</b> |            |   |
|---------------------------------------|------------|---|
| <b>Service</b>                        | <b>Fee</b> | <b>Description of the fee</b>   |
| Monthly Service fee                   | \$0.00     | There is no monthly service fee.  |
| Dormant account                       | \$10.00    | Monthly fee if the account does not reflect any transactional activity initiated by the customer for a period of 12 months. |
| Account cancelation                   | \$10.00    | Fee for closing the account before October 31 <sup>st</sup> of each year.   |

| <b>Other Fees</b>                       |            |  |
|---|------------|--|
| <b>Service</b>                          | <b>Fee</b> | <b>Description of the fee</b>  |
| Stop payment of official checks         | \$10.00    | For each stop payment of official checks.                              |
| Stop payment of electronic transactions | \$15.00    | For each stop payment of withdrawal orders or electronic transactions. |
| Wire transfers                          | \$15.00    | For each wire transfer received.                                       |
| Garnishment                             | \$50.00    | For each garnishment order.  |

| <b>Tips for Managing your Account</b>   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Stay informed about your transactions and balances through the Digital Banking<sup>2</sup> webpage.</li> <li>• If your address, phone number or email address changed, please notify the Bank immediately.</li> <li>• Make sure you received and review your statement monthly and validate that all disclosed transactions were made by you.</li> <li>• 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 with your nearest branch.</li> </ul> |  |

<sup>1</sup>Digital Banking: Subject to FirstBank’s terms, conditions and restrictions set forth in the contract for this contract.