

## Disclosures of Rates, Terms and Fees Applicable to the Easy Savings Account

The Deposit Account Agreement, the document 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 Easy Savings account is a savings account that generates interests for individuals. The account has the following services: debit card, ATH Móvil<sup>1</sup>, Digital Banking<sup>2</sup>, Mobile Banking, and Telephone Banking. It requires a minimum deposit for account opening of \$1.00.

Interest Rate and Annual Percentage Yield (APY)		
Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 to \$999.99	0.15%	0.15%
\$1,000 to \$9,999.99	0.15%	0.15%
\$10,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	0.30%	0.30%
\$250,000 or more	0.40%	0.40%

The interest rate and annual percentage yield (APY) applicable to the account is variable at FirstBank's discretion, based on market conditions and may change without prior notice to customers. Deposits will start accruing interest from the day the funds are deposited into your Account. Minimum daily balance to accrue interest is \$0.01.

**Method for calculating the balance:** We use the daily balance method to calculate the interest in your account. The daily balance method applies a daily periodic interest rate to the balance deposited in your account. The daily periodic rate is 1/365 of the interest rate applicable to your account, except in a leap year, when the periodic rate will be 1/366.

**Capitalization and interest accreditation:** Interest accrues daily, is capitalized and is credited to your account monthly on the last day of your account cycle. If you close your account before your interest is credited, you will not receive the accrued interest.

Account Usage and Service Fees		
Service	Fee	Description of the fee
Monthly service fee	\$4.00	Monthly fee if the minimum daily balance during the cycle is less than \$250.00.
Transaction fee	\$0.50	For each withdrawal or debit transactions through any channel in excess of 4 during the cycle. Transfers between FirstBank accounts through Digital Banking are free of charge and are not considered a transaction for this 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.
Paper statement	\$2.00	Monthly fee for sending the paper statement by mail. You can avoid the fee by subscribing to e-Statement.
Account cancellation	\$15.00	Fee for cancelling the account during the first year.

Debit Card Fees		
Service	Fee	Description of the fee
ATM withdrawals	\$2.25	For each withdrawal at automatic teller machines (ATM) that does not belong to FirstBank.
Cash advance	\$2.25	For each cash advance with your debit card through tellers at a FirstBank branch or other financial institutions.
Card replacement	\$6.00	Debit card replacement fee (does not apply to automatic renewals).
Foreign currency conversion	2.00%	Currency conversion fee for all transactions made with a debit card in a foreign currency. The charge applies to the total of the transaction (applicable to the amount already converted to US dollars).

Other Fees		
Service	Fee	Description of the fee
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 electronic transactions.
Wire transfers	\$15.00	For each incoming wire transfer received.
Garnishment	\$50.00	For each garnishment order.

**Tips for managing your account**

- Stay informed about your transactions and balances through Digital Banking<sup>2</sup>. This way you can avoid service fees.
- Use FirstBank ATMs for 24/7 withdrawals or deposits. Find the nearest ATM machine on the FirstBank webpage, 1firstbank.com, Locator section.
- Make payments with your debit card. This way you avoid having excess transaction fees.
- Keep your debit card in a safe place, memorize your pin and don't share it with anyone.
- If your address, phone number or email address changed, please notify the Bank immediately.
- Make sure to review your statement monthly and 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 with your nearest branch.

<sup>1</sup>ATH Móvil: This is subject to FirstBank's terms and conditions. To use ATH Móvil, it is required that both the account owner who will receive the transfer and the account owner who will send the transfer are registered to the service. To enroll, you must have an active debit card with a participating ATH Móvil service financial institution. Download the ATH Móvil app to enroll and view the terms and conditions to use the service and a list of participating institutions. ATH Móvil is a service of the Evertec Group, LLC ATH Network®. Certain charges may apply.

<sup>2</sup>Digital Banking: Subject to FirstBank's terms, conditions and restrictions set forth in the contract for this service