

## Disclosures of Rates, Terms and Fees Applicable to the FirstOne 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 FirstOne account is a savings account that generates interests for children under the age of 13. The account will be converted to a FirstTeen account once the child turns 13 years old. Then, the account will be converted to an Easy Savings account once the young person turns 21. For the details of the FirstTeen and Easy Savings Accounts, please refer to the Disclosure of Rates, Terms and Fees Applicable to the FirstTeen and Easy Savings Accounts. Disclosures can be found at [www.1firstbank.com](http://www.1firstbank.com) or at any of our branches.

The account has the following services: debit card, Digital Banking<sup>1</sup>, Mobile Banking and Telephone Banking. Deposits in this account cannot be used as collateral for loans or other obligations. A debit card in the child's name is allowed to make deposits and withdrawals to the account (authorized by the child's father, mother or legal guardian). It requires a minimum deposit for account opening of \$1.00.

Interest Rate and Annual Percentage Yield (APY)		
Daily Balance	Interest Rates	Annual Percentage Yield (APY)
\$0.01 to \$499.99	0.20%	0.20%
\$500 to \$9,999.99	0.20%	0.20%
\$10,000 or more	0.20%	0.20%

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.

Service Rates and Account Use		
Service	Fee	Description of the fee
Monthly service fee	\$1.00	Monthly fee if the minimum daily balance during the cycle is less than \$10.00.
Transaction fee	\$0.50	For each withdrawal or debit transaction through any channel in excess of 2 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 performed 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 this 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).

<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 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 Digital Banking<sup>2</sup>. This way you can avoid service fees.</li><li>• Use FirstBank ATMs for 24/7 withdrawal. Find the nearest ATM machine on the FirstBank webpage, 1firstbank.com, Locator section.</li><li>• Make payments with your debit card. This way you avoid having excess transaction fees.</li><li>• Keep your debit card in a safe place, memorize your pin and don't share it with anyone.</li><li>• If your address, phone number or email address changed, please notify the Bank immediately.</li><li>• 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.</li></ul>

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