

Disclosures of Rates, Terms and Fees applicable to the Platinum 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 Platinum account is a personal combined checking and savings account that generates interest on both sections, under the same account number and monthly statement. The account has the following services: FirstReserve Line¹, Visa Infinite Platinum debit card, ATH Móvil², Digital Banking³, Depósito Expreso Móvil⁴, Depósito Expreso⁵, Telephone Banking and Bill Payment. A minimum deposit for account opening of \$1,500.00 is required.

Interest Rate and Annual Percentage Yield (APY) – Checking Section		
Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 to \$24,999.99	0.30%	0.30%
\$25,000 to \$99,999.99	0.45%	0.45%
\$100,000 to \$249,999.99	0.70%	0.70%
\$250,000 to \$499,999.99	0.85%	0.85%
\$500,000 to \$999,999.99	0.85%	0.85%
\$1,000,000 or more	1.15%	1.15%
Interest Rate and Annual Percentage Yield (APY) – Savings Section		
Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 to \$24,999.99	0.30%	0.30%
\$25,000 to \$99,999.99	0.45%	0.45%
\$100,000 to \$249,999.99	0.70%	0.70%
\$250,000 to \$499,999.99	0.85%	0.85%
\$500,000 to \$999,999.99	0.85%	0.85%
\$1,000,000 or more	1.15%	1.15%

The interest payments are computed separately for the Checking Section and the Savings Section, taking into consideration the balances in each section respectively. The applicable rate will depend on the balance available in each separate section⁶. 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	\$150.00	Monthly fee if the average balance during the cycle is less than \$250,000.00. The balance of your Certificates of Deposit (CD) and Individual Retirement Account (IRA) with FirstBank will be added to the balance of both sections of your account to determine if the monthly service fee will be applied. ⁷
Transaction fee in checking and savings sections	\$0.00	Unlimited transactions.
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 cancellation	\$15.00	Fee for closing the account during the first year.

Overdraft Fees

An overdraft occurs when the account does not have enough funds (Insufficient or Unavailable funds) to cover a transaction. The Bank may charge a fee to the account when paying a transaction when the account does not have the required funds. The fee will increase the overdraft amount.

How to avoid overdrafts in your checking account:

- You may transfer between your deposit accounts free of charge through Digital Banking³.
- Stay informed 24/7 about your transactions and balances free of charge through Digital Banking³, FirstLine Solutions Center at 787.725.2511, over 360 FirstBank ATMs in Puerto Rico, Florida and the Virgin Islands, or visiting one of our branches.
- Activate balance alerts service through Digital Banking³ free of charge. You may configure the recurrence and desired balance and the alert will be sent by email.

Service	Fee	Description of the fee
Paid transactions	\$15.00	Fee for each transaction paid against insufficient or unavailable funds, including checks and electronic debits, such as ACH, if the paid transaction is greater than \$10.00, up to a maximum of 5 transactions (\$75.00) per day. These transactions may be paid at the discretion of the Bank. The fee does not apply if the transaction was paid using your debit card (Point of Sale and Automatic Teller Machine).
Daily overdraft	\$0.00	There is no daily fee while the account has an overdraft balance.

Debit Card Fees

Service	Fee	Description of the fee
ATM withdrawals	\$0.00	There is no fee for withdrawal at automatic teller machines (ATM) that do not belong to FirstBank.
Cash advance	\$0.00	There is no fee for 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	0.00%	There is no fee for currency conversion made with a Visa Infinite Platinum debit card in foreign currency.

Other Fees

Service	Fee	Description of the fee
Stop payment on official checks	\$0.00	There is no fee for stop payment on official checks.
Stop payment on checks or electronic transactions	\$0.00	There is no fee for stop payment on checks or electronic transactions.
Wire transfers	\$0.00	There is no fee for incoming wire transfers received.
Garnishment	\$50.00	For each garnishment order.

Tips for managing your account

- Stay informed about your transactions and balances through 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 webpage, 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 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:
 - Platinum Banking: Hato Rey at 787.274.7288 or Condado at 787.729.8108.
 - FirstLine Solutions Center for Platinum clients at 787.721.2003 or free of fee at 1.866.695.2511
 - You can visit your nearest branch.

¹FirstReserve Line: The reserve line is optional and subject to approval and to other terms and conditions.

²ATH Móvil: 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. in the ATH Móvil service. 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.

³Digital Banking: Subject to FirstBank's terms, conditions and restrictions set forth in the agreement 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.

⁶Example of how interest is calculated: If you have \$10,000 in the Checking Section, the Bank will apply the rate corresponding to that balance only in the Checking Section. If you have \$50,000 in the Savings Section, the Bank will apply the rate corresponding to that balance only in the Savings Section.

⁷The Bank, upon client's request will add the Certificate of Deposit (CD)/Individual Retirement Account (IRA) to the balance of both sections of the account to determine if the monthly service charge applies. The system will not do it automatically. Up to a maximum of fifteen (15) Certificates of Deposit (CD)/Individual Retirement Account (IRA) can only be affiliated to a deposit account. Each Certificate of Deposit (CD)/Individual Retirement Account (IRA) can be affiliated to only one deposit account (Cuenta TODO, Preferente or Platinum).