

## Products and Services

Product/ Service	Puerto Rico	USVI	Florida
<b>Consumer Loans</b>			
Consumer Installment Loans	X	X	X
Automobile Loans	X	X	
Marine Loans	X		
Auto Lease Loans	X		
Credit Cards	X	X	X
Lines of Credit	X		X
Small Loans (*Money Express \$150-\$5,000 *Prestamás \$5,001-\$15,000)	X		
<b>Residential Loans</b>			
First Mortgages/Non-Conforming Loans	X	X	X
Government Back Mortgages	X	X	FHA Only
Refinance/Purchases	X	X	X
Home Equity Loans/Lines	by exception	by exception	X
Construction Loans	by exception	X	X
Investor Loans	X	X	X
Land Loans	by exception	by exception	by exception
Jumbo Loans	X	X	X
Homeowners Assistance Program	X	X	X
Community Lending Program			X
<b>Commercial Loans</b>			
CRE Commercial Term Loans C & I Commercial Term Loans	X	X	X
Time Loans	X		
Lines of Credit- C & I Revolving and Non-Revolving LOC	X	X	X
Line of Credit B-Plus & B-First	X		
ACH	X	X	X
Asset Based Lines of Credit	X		X
Letters of Credit	X	X	X

## Products and Services

Business Credit Cards	X	X	X
Small Business Administration Guaranteed Loans	X	X	X
Commercial Mortgages	X	X	X
Commercial Construction Loans and Non-Revolving Line of Credit	X	X	X
<b>Corporate Banking</b>			
Corporate Term Loans	X		X
Corporate Revolving and Non-Revolving Lines of Credit	X		X
Commercial & Industrial Loans and Lines of Credit	X		X
Commercial Construction Loans and Non-Revolving Lines of Credit	X		X
Small Business Administration Guaranteed Loans	X	by exception	X
Public Sector Loans and Lines of Credit	X		X
Commercial Current Account for Public and Private Corporations	X		
Savings Certificates for Public Corporations	X		
Commercial Real Estate Loans	X		X
Asset Based Lines of Credit	X		X
Lines of Credit Facilities for Letters of Credit	X		X
<b>Deposit Products</b>			
Checking Accounts	X	X	X
Certificates of Deposit	X	X	X
Savings Accounts	X	X	X
Christmas Club (Individuals)	X	X	
Individual Retirement Accounts (IRA)	X	X	X
Educational Contribution Account (ECA)	X		
Money Market Accounts			X
<b>Others</b>			
Insurance	X	X	
Reposessed Properties	X	X	
<b>Services</b>			
Official Checks	X	X	X
Cash Management	X	X	X



## Products and Services

Money Orders	X	X	
Merchant Card Services	X	X	X
Merchant Capture Services/Smart Check	X	X	X
Wire Transfers	X	X	X
Electronic Funds Transfer	X	X	X
Utility Payment Services	X	X	
Direct Deposit	X	X	X
Depósito Expreso	X	X	
Debit Cards	X	X	X
Depósito Expreso Móvil	X	X	
Night Depository Services	X	X	X
Safe Deposit Box Services	X	X	X
Customer Center	X	X	
Automated Teller Machines (ATMS)	X	X	X
Telephone Banking	X	X	X
Digital Banking	X	X	X
Mobile Banking	X	X	X
Commercial Transaction Banking: Cash Management, Smart Cash, Smart Check	X	X	