At FirstBank, we are ready to serve you!

With a larger network closer to you.

We are here to guide you through the integration process.
Dear client:

It gives me great pleasure to join you in this transition following the acquisition of Banco Santander Puerto Rico. Integrating these two banking institutions will result in more significant resources to offer the best personalized banking service and to continue providing innovative financial solutions for all our customers.

This integration, which concludes with the conversion of deposit accounts for individuals, businesses, and the digital channels in July, consolidate our leadership position in the Island’s financial industry and significantly expands our ability to serve our customers by providing them with:

- A network of 64 branches throughout Puerto Rico, exponentially expanding our footprint in San Juan, Bayamón, Caguas, Guaynabo, and the western and southern regions of the Island.
- More than 490 ATMs in Puerto Rico, the Virgin Islands, and Florida free of charge for FirstBank customers. In addition, upon completion of the systems integration, you will have more than 95 ATMs with remote deposit capability available to you.
- A broad portfolio of financial products and services, including Digital Banking and Business Digital Banking to conveniently serve your needs as an individual or business client.
- More resources, experience, and talent focused on serving you, to achieve your goals and dreams.

We have designed this orientation guide that includes all the details about this integration stage for your convenience. Should you require additional information, you can access www.bienvenidoafirstbank.com, contact us at 787-725-2511, toll-free at 1-866-695-2511, or visit one of our branches.

We are here to serve you!

Cordially,

Aurelio Alemán
President and Chief Executive Officer
At FirstBank, you will have a whole team ready to work by your side, supporting you and your family’s financial well-being. We are committed to keeping you informed during this transition process. That is why we have designed this guide with detailed information regarding the integration of your account and the products and services available to you at FirstBank.

As of Monday, July 12, 2021, your Santander account will be converted into a FirstBank account, and you’ll be one with us!

We are thrilled to have you as part of the FirstBank family. We want to get to know you and serve you. In addition, we were hoping you could get to know us and start counting on us for the important things in your life. We have been offering our clients a first-class banking service for more than 70 years, and in this new phase, our commitment is even stronger. At the end of this guide, we will include answers to some of the most frequently asked questions.
More access to branches throughout the Island

FirstBank has 64 branches in Puerto Rico.

The following Santander branches will be converted into FirstBank branches:

<table>
<thead>
<tr>
<th>Ponce de León</th>
<th>Plaza Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ponce de León-Platinum Banking</td>
<td>Avenida Piñero</td>
</tr>
<tr>
<td>Avenida 65 de Infantería</td>
<td>Plaza del Sol</td>
</tr>
<tr>
<td>Montehiedra</td>
<td>Plaza del Caribe</td>
</tr>
<tr>
<td>Caguas Sur</td>
<td>Calle Loíza</td>
</tr>
<tr>
<td>Arecibo</td>
<td>Cayey</td>
</tr>
<tr>
<td>San Sebastián</td>
<td>Veg Baja</td>
</tr>
</tbody>
</table>

Your new debit card

If you have a Santander Express Mastercard, you may continue using it after July 12. After the integration, you will receive a FirstBank Mastercard debit card with information on how long you will be able to use your Santander Express Mastercard.

If you have a regular Santander Express (without the Mastercard logo), Mastercard Platinum, or Mastercard World Elite, you will receive a Visa Debit, Visa Business, or Visa Infinite card, and your Santander card will be deactivated as of July 12.
**Easy steps to activate your debit card:**
1- To activate it, call the number on the label on your card, on or before July 12, 2021. If you haven’t received it, you must visit a branch to request a temporary card.
2- As of July 12, if you need to change your pin, you can do so through our FirstLine Solutions Center at 787-725-2511 or toll-free at 1-866-695-2511.
3- If you are an active ATH Móvil user and have a Santander Express Mastercard, as of July 12, enter ATH Móvil to validate that the information has been updated. After this date you will receive a FirstBank Mastercard debit card that will include information on how long you can use your Santander Express Mastercard.

**More ATMs, more convenience**
You will have more than 490 ATMs in Puerto Rico, the Virgin Islands, and Florida, all free of charge for FirstBank customers. At the ATMs located in our expanded branch network, you can make the following transactions:

- Cash and check deposits through Depósito Expreso
- Withdrawals
- Transfers
- Account balance
- Donations

Also, for your convenience, each branch ATM will have the Depósito Expreso service, so you can make your check or cash deposit without using an envelope or deposit slip.
Personal customer
Below you will see a summary of important dates and actions you should take during this transition process. We will be with you every step of the way.

**July 8, 2021**
- You may deposit cash and checks at Santander ATMs until **3:00 p.m.**
  
  Remember that you can make withdrawals free of charge at FirstBank’s ATMs.

**On Santander eBanking:**
- You can transfer to other banks until **4:00 p.m.**
- You may use the Pago Express service until **5:00 p.m.**
- You may deposit checks with Depósito Simple Móvil until **7:00 p.m.**

**From July 9 to July 11, 2021**
We will be setting up the Santander branches that will become the new FirstBank branches. During this period, Santander branches will be closed.

**On Santander eBanking:**
- On **Friday, July 9**, you can make transfers between your accounts and third-party accounts until **7:00 p.m.**
Your Santander account, branches and services will be integrated to FirstBank’s systems.

On Monday, July 12, 2021, you can make all your transactions at any of our branches.

Remember, starting July 12:

• Review the letter you received with your deposit account information.

• If you have a Santander Express Mastercard, you can use it as usual until further notice. If you received your new FirstBank Visa Debit card, activate it.

• Update and verify the information of your automatic payments and online merchants. Your new routing transit number will be 221571473.

• Access and/or register with Digital Banking.

• Order checks before December 31, 2021, at Digital Banking
Digital Banking

We will be migrating your accounts from the eBanking platform to FirstBank Digital Banking to simplify your process. This way, you will be able to manage your accounts and make deposits and transfers from anywhere, so you can carry on with your day.

- Most customers will have access to FirstBank Digital Banking with their same credentials (username and password) from Banco Santander. If you log in using "Touch ID" or "Face ID" and do not remember your username and password, you will need to reset them.

If your username is already in use at FirstBank Digital Banking, you will receive an additional communication with instructions on how to access Digital Banking and change your username.
Your new routing transit number is **221571473**.

**Debit cards**
The following is the information for the debit card that you can use starting July 12:

<table>
<thead>
<tr>
<th>If your Santander debit card was:</th>
<th>Which debit card will you use starting on July 12, 2021?</th>
<th>What will happen with your recurring payments?</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Santander Express Mastercard Debit</td>
<td>• Santander Express Mastercard Debit</td>
<td>Will continue as usual. No action required from you at this time.</td>
</tr>
<tr>
<td>• Santander Express Regular Mastercard Debit</td>
<td>• FirstBank Visa Debit</td>
<td>You should update the card number in your recurrent payments starting on <strong>July 12, 2021</strong></td>
</tr>
<tr>
<td>• Santander Platinum Debit Mastercard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Santander Mastercard World Elite</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Checks**
You will be able to continue using Santander checks until **December 31, 2021**. After this date, Santander checks might be returned. You must order your new checks with FirstBank’s new account number and routing transit number in advance, starting **July 12** through Services > Account Services in **Digital Banking**.

**Account Statements**
You will receive two (2) statements for your deposit account in July. One from Santander until Friday, July 9, and another from FirstBank that will reflect transactions beginning July 10 until your first FirstBank cycle cut-off.
If your account is set up to not receive paper account statements at Banco Santander, you must turn on the “Activate E-Statements” option in each of your FirstBank accounts through Digital Banking on/or before October 31, 2021. You may view the steps at the following link: https://www.1firstbank.com/pr/en/Documents/migration_instrucciones_maneja_cuentas_ENG.pdf. If you don’t turn on this option, we will start sending you paper statements.

In Digital Banking you will be able to view your account statements for the last 18 months except for Individual Retirement Accounts (IRA) and Educational Contribution Accounts (ECA).

**Certificate of Deposit (CD), Individual Retirement Account (IRA), and Educational Contribution Accounts (ECA)**

FirstBank will honor the Annual Percentage Yield (APY), expiration date, method, and frequency of interest payments contracted under Banco Santander. For the rest of the terms and conditions, you can refer to the letter you will be receiving as part of the integration into FirstBank. In the ECA contributions can only be made by the participant who opened the account, not by other family members.
If your new account is a FirstBank Preferente, learn more about the services that are available to you.

A service designed for distinguished customers with unique financial needs, dedicating time and personalized attention that provides an exclusive assistance and care.

You will also have:

• VIP access to a concierge-style banking service from your Preferente Officer, who can offer assessments and solutions for all your financial needs.

• By presenting your Visa Infinite in our branches, you will have priority assistance from tellers to all other services you might need.

For more information on these and other benefits included in your deposit account, access [www.bienvenidoafirstbank.com](http://www.bienvenidoafirstbank.com), contact your Preferente Officer, call our FirstLine Solutions Center for our Preferente clients at 787-281-2001, toll-free at 1-866-695-2511 or by visiting any of our branches.
If your new account is a FirstBank Platinum account, learn more about the services that are available for you.

A first-class personalized service platform with the highest quality and attention standards. As a FirstBank Platinum client, you will have direct access to an experienced, dedicated, and focused work team on addressing banking service needs in an agile, simple, and efficient manner.

You will also have:
• Priority service and our unparalleled concierge-style banking.
• Same-day courier service, manager’s checks, and bank transfers.
• Access to events in select venues, workshops, and exclusive seminars for FirstBank Platinum members.

For more information on these and other benefits included in your deposit account, call Platinum Banking in Hato Rey at 787-274-7288 or in Condado at 787-729-8108. You may also contact our FirstLine Solutions Center, a call center for Platinum clients, at 787-281-2003, toll-free at 1-866-695-2511, by visiting any of our branches, or accessing www.bienvenidoafirstbank.com.
Digital Banking, banking on the go.
If you have not yet enrolled in Digital Banking, our service representatives Sandra and Pedro will guide you with FirstBank’s One-on-One Service. Go ahead and click with them at signup.1firstbank.com.

By enrolling, you will have the benefit of having your bank everywhere with you. Below you will learn about the advantages of using this service.

Transfers
Enjoy the convenience of transferring money safely between your accounts or other accounts from one single place.
Learn more.

Account balance and transaction alerts
For your comfort and safety.
Learn more.

E-Statement
When you enroll in Digital Banking, you gain automatic access to your electronic statements.
Learn more.

Digital Mobile Banking, your bank in your pocket
Use your mobile device to access your accounts quickly and safely. Download the app today!
Learn more.

Depósito Expreso Móvil
You can deposit checks using your mobile device safely and easily.
Learn more.
more access with FirstBank

**Depósito Expreso ATM**
You can deposit without interrupting your day. Avoid customer lines depositing checks or cash 24/7 without the need of an envelope or deposit slip at any of our ATMs with the Depósito Expreso logo.

*Learn how to use Depósito Expreso here.*

**ATH Móvil**
This service gives you control over your transactions.

With ATH Móvil, you can make person-to-person transfers, transfers between your cards, payments to participating merchants, and donations to charitable organizations from wherever you are and whenever you want. If you still don’t have ATH Móvil, download the app today!

*Learn how to activate the service by clicking here.*
You will find frequently asked questions about the integration process here. They will help you to better understand the process.

1. Will I have interruptions in my services during the conversion process?

The integration process will begin on Friday, July 9 and will last until Sunday, July 11. During those days, the branches still labeled as Santander will remain closed.

However, during that period, you may use your account and access your funds through automated teller machines (ATM), points of sale (POS), and the eBanking service. Transactions made during those days will be reflected in your FirstBank account after Monday, July 12. Some transactions with your debit card may take some time to appear, so make sure you have the available funds to cover them.

Some services impacted during the integration process will be the following:

**July 8, 2021**
- You may deposit checks and cash at the Santander ATMs until 3:00 p.m.
- You will be able to use the Pago Express service at Santander eBanking until 5:00 p.m. and make transfers between your accounts. Transfers to other banks can be made until 4:00 p.m.
- You will be able to use the Depósito Simple Móvil service until 7:00 p.m.

**From July 9 to July 11, 2021**
- Santander Puerto Rico branches will remain closed from Friday, July 9 through Sunday, July 11.
- You can make transfers between your accounts and third-party accounts at Banco Santander until 7p.m. on Friday, July 9.

**Starting July 12, 2021**
- You will be able to make your transactions at FirstBank branches.
2. What will happen to my Santander debit card?

If you have a Santander Express Mastercard for a personal account, except for the Preferente and Platinum accounts, you will be able to continue using it after July 12. After the integration, you will receive a FirstBank Mastercard debit card with information on how long you will be able to use your Santander Express Mastercard.

If you have a regular Santander Express (without the Mastercard logo), Mastercard Platinum, or Mastercard World Elite, you will receive a Visa Debit, Visa Business, or Visa Infinite card, and your Santander card will be deactivated as of July 12.

3. Can I keep using the ATH Móvil service?

If you have a Santander Express Mastercard, your ATH Móvil will continue functioning as usual. We encourage you to access your ATH Móvil account as of July 12, 2021 and confirm that the information has been entered correctly. If you received a Visa Debit or Visa Infinite to replace your Banco Santander debit card, update the number and expiration date of your new card effective July 12.

4. Can I continue to use my current Banco Santander Puerto Rico card?

Santander Express Mastercard customers can continue to use their Banco Santander Puerto Rico debit card. If you have another debit card, you will receive a new FirstBank card and your Banco Santander card will be deactivated starting July 12, 2021. Further information regarding this matter will be sent to you with instructions on how to activate your new card.

5. How do I access my accounts through the FirstBank Digital Banking online service?

As of July 12, you may manage your account and make deposits and transfers through Digital Banking:

- If you are a Santander eBanking online platform user, you may access the Digital Banking platform by entering the same username and password you use with eBanking. If you enter using “Touch ID” or “Face ID,” and do not remember your username and/or password, you will need to reset them in order to access Digital Banking online service.
• If you already have other FirstBank accounts and you are registered in Digital Banking, you will see your deposit account reflected automatically. You can continue using the platform and making your transactions as usual.

• If you forgot your Santander eBanking username and/or password, please visit www.santander-ebanking.com, to restore them on or before June 30, 2021, before the integration to FirstBank.

• If you are not a user of any of these digital platforms, we invite you to register with Digital Banking by accessing digitalbanking.1firstbank.com so you can enjoy the convenience of managing your accounts from wherever you are and whenever you want. For further information about the registration process please watch the instructional video at signup.1firstbank.com

6. Will my account number change?

To make the process easier for you, we kept the same account number you had with Santander on most accounts (refer to the FirstBank account number included at the beginning of the letter you received to see if your account number changed).

While most accounts will keep the same number, the routing transit number is different (221571473).

• If you have a combined checking, savings, and/or reserve line account, you will only have a single account number for all the sections.

7. What will happen to my checks, credit, and direct debits?

• You will be able to use your Santander checks until December 31, 2021. Make sure to order your new checks with your FirstBank account number and routing transit number before this date. You may do so after July 12 in the Services for my Accounts section on Digital Banking.

• We will accept direct debits and deposits via ACH, such as payroll and Social Security payments that you have scheduled to your account number until December 31, 2021. After this date, transactions could be returned. It is important that after July 12 you call the merchants and/or providers of these transactions, so that you update your account number and bank routing transit number.
8. What should I do if I have recurring transfers or payments to my accounts?

• Transfers between your accounts scheduled at Santander branches through the Ahorro Directo service will continue being processed as usual. However, if the transfer was scheduled through the eBanking platform, you must reschedule it through our Digital Banking platform starting July 12, 2021.

• If you have recurring payments through the Pago Express service in the eBanking platform, we will be converting your payments to FirstBank’s Bill Payment service in Digital Banking as long as it is an existing merchant with Bill Payment. To validate that the merchant already exists, please go to your Bill Payment profile in Digital Banking and search for the merchant in the “Pay Bills” section. If it does not exist and your account is a checking account, you will have to create the payment manually. You will not be able to create payments manually with savings accounts.

• If you have a recurring payment that is not done through Pago Express, you must reschedule it with Digital Banking. Visit the eBanking platform for more details about your payments, before July 12, 2021.

• For payments through Telephone Banking you must call 787-725-2511 and follow the instructions to pay through the automatic system, starting July 12, 2021.

9. What will happen to the Summer Club Accounts and Accounts with Passbook?

If you have a Summer Club account, it will be converted into an Easy Savings account with which you may access your funds whenever you need. Furthermore, you may request a debit card for your new account at any of our branches. You may also create automated recurring transfers from another FirstBank account to the Easy Savings account through Digital Banking. The recurring transfers that you had in Santander will remain the same. If you have an account with Passbook, it will be converted into a savings account that will generate a monthly statement starting July 12 where you will see your transactions. You may use your Passbook until July 8, 2021.

Make sure your mailing address is up to date to continue receiving your statements.
10. What will happen to my Line of Credit/Reserve Line?
If you have a reserve line, you will receive a communication regarding the terms and conditions of it.

11. What will happen to my safe deposit box?
If you have a safe deposit box at one of Santander’s branches, you must have received a letter with information about the terms and conditions of it.

12. What will happen to my FDIC coverage if I have deposits both in FirstBank and Banco Santander Puerto Rico, and the integration of both banks causes my deposits to go over $250,000?

The FDIC insurance amount is $250,000 per depositor, per insured bank, for each category of account ownership. When two or more banks merge, the deposits in the bank that has been acquired are insured separately from the deposits in the acquiring bank, for a period of six (6) months from the date of the merger. This grace period gives depositors the chance to restructure their accounts, if necessary. The Certificates of Deposit (CD) of the acquired bank are insured separately until the expiration date after the grace period has ended. The CDs that expire within the period of six (6) months and are renewed for the same term and in the same monetary value (either with or without accrued interest) will continue to be insured separately until the first expiration date after the period of six (6) months. If a CD expires within the grace period of six (6) months and is renewed with any other criteria, it would be insured only until the end of the grace period of six (6) months. For more information about FDIC coverage, you may visit https://www.fdic.gov/deposit/covered/categories.html.

13. Will the interest I earn in my Banco Santander accounts change?
As part of the integration process, we will notify you of the changes that will apply to your accounts once they convert to FirstBank, if any.
Commercial customer
We reaffirm our commitment to guide you in every stage of integrating your commercial products and services with FirstBank.

Learn everything you need to do to make the conversion of your business to FirstBank a success.

To minimize the impact on services during the conversion process, we have scheduled the integration of branches, accounts, and deposit services, including commercial accounts, certificates of deposit, and electronic commercial banking services, between Friday, July 9, and Sunday, July 11, 2021.

As of Monday, July 12, 2021, your Banco Santander Puerto Rico account(s), branches, and services will be integrated into FirstBank’s systems.

As of this date, you will be able to make your transactions through our branches and service channels. If you have a debit card, you will receive a Visa Business debit card and your Banco Santander card will be deactivated after July 12, 2021.

Soon you will receive further information about the terms and conditions for your credit line.
July 8, 2021
• You may continue using your commercial accounts, as usual.
• You will continue using the Santander branches until this day.
• You may deposit cash and checks at Banco Santander ATMs until 3:00 p.m.
Remember that you can make withdrawals free of charge at FirstBank’s ATMs.

With Santander eBanking:
• You can make transfers to other banks until 4:00 p.m.
• You may use the Pago Express service until 5:00 p.m.
• You may deposit checks with Depósito Simple Móvil until 7:00 p.m.

From July 9 to July 11, 2021
We will be setting up the Santander branches that will become the new FirstBank branches. During this period, Santander branches will be closed.

With Santander eBanking:
• On Friday, July 9, you can make transfers between your accounts and third-party accounts until 7:00 p.m.
From July 12 and forward

- If you received a new Visa Business debit card from FirstBank, you must activate it and update the card number in your automatic payments and online merchants.

- Update your account and/or routing numbers with your merchants and/or providers using direct deposits and debits. You must complete this process before December 31, 2021. If the changes are not made, your transactions could be returned after said date.

- You may continue using your current checks. However, they will be honored until December 31, 2021. After said date, Banco Santander’s checks could be returned. Make sure to order your new checks with the FirstBank account and routing number in advance. You may request new checks through Digital Banking online service.

- If your account is "Doing Business As" (DBA) with a personal Social Security number, you may access and/or register with Digital Banking, FirstBank’s online banking service, to manage your account and make deposits and transfers.
July 8, 2021

- You will continue using Santander’s branches to this day.
- You may deposit cash and checks at Banco Santander ATMs until 3:00 p.m. Remember that you can make withdrawals free of charge at FirstBank’s ATMs.

If you are a user of the Santander Business electronic platform:
1. You must update your contact information in the platform (email address and cell phone or landline number) to receive your new access credentials to FirstBank’s new Business Digital Banking platform.
2. You will need to download the user manuals, included here, for your Business Digital Banking commercial platform. Visit www.bienvenidoafirstbank.com to learn more.

From July 8 to 11, 2021

- During this period, access will be limited for some transactions.
- Santander Puerto Rico branches will remain closed from Friday, July 9 to Sunday, July 11, 2021.

You must make the necessary changes to mitigate the impacts on your operations.
Transaction service hours during the integration process

<table>
<thead>
<tr>
<th>Name of service</th>
<th>Date</th>
<th>Cut-off time</th>
<th>Additional information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire transfers</td>
<td></td>
<td>1:00 p.m.</td>
<td>You will be able to initiate wire transfers in Santander Business until the cut-off time.</td>
</tr>
<tr>
<td>Positive Pay</td>
<td></td>
<td></td>
<td>You may enter issued check files in Santander Business until the cut-off time.</td>
</tr>
<tr>
<td>Transfers between Santander accounts</td>
<td>July 8, 2021</td>
<td>4:00 p.m.</td>
<td>Santander Business will allow you to select the account for this service until the cut-off time.</td>
</tr>
<tr>
<td>Automated Clearing House (ACH)</td>
<td></td>
<td></td>
<td>After this cut-off time, the ACH service will be disabled on the Santander Business platform.</td>
</tr>
<tr>
<td>ACH sFTP</td>
<td></td>
<td></td>
<td>After this time, we will not be processing ACH files received through Secure FTP (sFTP).</td>
</tr>
<tr>
<td>Stop Payments</td>
<td></td>
<td>5:00 p.m.</td>
<td>Santander Business will process Stop Payments until the cut-off time.</td>
</tr>
<tr>
<td>Remote Deposit Capture (RDC)</td>
<td></td>
<td>7:00 p.m.</td>
<td>After that, remote check deposits will not be processed.</td>
</tr>
<tr>
<td>Access to balances and account information through Santander Business</td>
<td>July 10, 2021</td>
<td>11:30 a.m.</td>
<td>After the cut-off time, access to Santander Business will be interrupted until Monday, July 12, 2021, when you will be able to access the new FirstBank Business Digital Banking platform.</td>
</tr>
</tbody>
</table>

**From July 12 and forward**

- Update your account and/or routing numbers with your merchants and/or providers using direct deposits and debits. This must be completed by December 31, 2021. **If the changes are not made, your transactions could be returned after this date.**

- You may continue using your current checks. However, **they will be honored until December 31, 2021.** After this date, Banco Santander’s checks could be returned. Make sure to order your new checks with the FirstBank account and routing number in advance.

- If you were using the **Santander Business** online banking service, you will be able to access the new **FirstBank Business Digital Banking** platform using your new access credentials, which you will receive from FirstBank. To facilitate the transition to your new platform, we have created user manuals that you can download through the links provided in this guide (page 29).
Commercial Services

Smart Cash Management Solutions
Santander Business commercial customers: at FirstBank, you will have access to various products and services designed to maximize your operational processes and help you reach your goals. Our terms and conditions outline all the important details of our services. You can find them by accessing the Business Digital Banking platform or by contacting your Relations Officer or Manager.

Business Digital Banking
Business Digital Banking is your new commercial banking platform that replaces Banco Santander’s Santander Business. This will let you manage your money from anywhere.

Starting June 21, you will receive your commercial online banking credentials for FirstBank Business Digital Banking so that you can access and update your contact information. These will be the credentials you will use after July 12, 2021. If you do not receive your credentials by this date, we suggest you contact our service center by calling the First Commercial Service Center at 787-729-8290 or toll-free at 1-866-939-8039.

Why is it important for my contact information to be updated on Business Digital Banking?

The Business Digital Banking platform uses a double authentication method called Out of Band Authentication (OOBA), which helps you access, approve ACH and wire transactions. With this method, you will not have to depend on a physical token to approve ACH or wire transactions.
OOBA requires your user profile to include your contact information, such as a mobile or landline number, so that you can receive the security code. Click here to see how OOBA and other platform features work.

If you need a physical Token to approve your transactions, you must call your Relationship Officer (RO) to request it, complete the required documentation, and coordinate the delivery or pick-up of the physical Token.

How do I update my contact information?

If you are configured as a user Administrator, you’re able to make changes in the user profiles of your company without having to contact FirstBank.

If you are not a user with an Administrator profile, you may:

1. Ask your company’s administrator to make the necessary changes to your profile.
2. Contact your Relationship Officer (RO) and request your profile changes through a signed letter. You may also complete the "User Update Information" form, and send it via email to firstcommercialservicecenter@firstbankpr.com

Access www.bienvenidoafirstbank.com/en to learn about our FirstBank Business Digital Banking platform and watch our tutorials on how to access your account, make ACH payments, send wire transfers, and make transfers between accounts. You may also access the instruction manuals according to your business type:

- Business Digital Banking Corporate & Middle Market User Manual
Web Cash Ordering

If you are a commercial customer and make cash requisitions from a main vault, now you will have an online platform that will allow you to create and schedule future orders to be picked up by your courier. Starting on July 6, 2021 you will receive your platform access credentials and a user manual to guide you through this platform. Beginning on July 12, 2021, you may use this platform to make your requisitions. You may access Web Cash Ordering through 1firstbank.com, in the Connect section.

If you experience any issues accessing the platform or need additional information, you may contact our First Commercial Service Center at 787-729-8290, option 2 or by email at firstcommercialservicecenter@firstbankpr.com

Smart Check (Remote Deposit Capture)

If you are a commercial customer and make remote deposits from your location, a Manager or Relationship Officer (RO) will contact you after June 7, 2021 to schedule a visit and install a new scanner for your contract location(s). We will make sure that you have all systems installed so that on July 12, 2021, you may continue depositing your checks without any inconvenience.

Remember that your Santander Remote Deposit service will be available until Thursday, July 8, 2021, 7:00 p.m., and after this date, you will not be able to deposit until July 12, 2021.

Access Smart Check through our corporate website https://netimagelr4.fidelityifs.com/directlinkclient/login/800831#/
DBA and Corporate Commercial Customers

1. Will my services be interrupted during the integration process?

The integration process will begin on Friday, July 9, 2021, and will last until Sunday, July 11, 2021. During this period, the branches featuring Banco Santander signage will remain closed in order to be integrated into the FirstBank branches. However, during this period, you may use your account and access your funds through automated teller machines (ATM) and points of sale (POS). Any transactions you perform during this period will be reflected in your FirstBank account after Monday, July 12, 2021. Some debit card transactions could take a while to be reflected, so you must ensure there is an available balance from which they can be debited and prevent overdrafts in your account.

2. Will my account number change?

To facilitate the process, we were able to keep the majority of Santander account numbers (please refer to the FirstBank account number included in the letter that you received to verify if your account number has changed). However, the routing number will be different, so you should consider the following:

- If you have a combined checking, savings, and/or reserve line account, you will only have a single account number for all sections.

- You need to update your bank account and routing numbers in everything related to your business operations, including ACH debits and credits.
3. What will happen to my checks, credits, and/or direct debits?

• Banco Santander checks will be honored until December 31, 2021. After this date, Banco Santander's checks could be returned. Make sure to order your new checks featuring the FirstBank account and routing numbers well in advance and before that date. You may order them starting July 12, 2021.

• We will be processing any ACH debits and direct deposits related to your business operations scheduled for your account number until December 31, 2021. After this date, transactions could be returned. After July 12, 2021, you should contact the merchants and/or providers of these transactions to update your bank account and/or routing numbers.

4. Will I receive my Banco Santander Puerto Rico account statements?

• If you are subscribed to online account statements from Banco Santander, you will continue receiving online statements with FirstBank.

• As part of the integration, a final account statement will be generated from Banco Santander on July 9, 2021. Therefore, in July you may receive three account statements: the regular cycle cut-off statement for your Banco Santander account, the integration cut-off statement on July 9, 2021, and the FirstBank account statement for July.

5. What will happen with my debit card and my automatic card payments?

• You will receive a Visa Business debit card that you may use starting Monday, July 12, 2021.

• If you have recurring payments to your card or it is registered in online businesses, make sure to update your card number, effective July 12, 2021. You will receive your Visa Business debit card in another communication along with the instructions on how to activate it.

6. What will happen with my ATH Móvil Business?

If you have ATH Móvil Business and you received a Visa Business debit card, update the number and expiration date of your new card effective July 12.
7. Will I be able to make transactions with my debit card during the integration weekend?

You will be able to make transactions with your debit card, as usual, during the integration process. Any transactions made during this period, as well as any other transactions not debited from your account by the date of integration, will be reflected on FirstBank’s systems after July 12, 2021. Some of these transactions could take longer than usual to reflect on FirstBank’s systems, and the balance available in your account could not reflect that these transactions are pending. Therefore, you should make sure you have funds available for when they are debited and avoid overdrafts in your account.

8. Will I see any interruption in my point of sale (POS) services?

If you have point of sale terminals, they will continue working as usual.

DBA Commercial Customer

1. Will I have access to Global Viewer?

If you are a Global Viewer user, you must download your statements and save them in your server, as this platform will be discontinued. You have until July 9, 2021 to save any information that you may need. However, you may access your account statements through FirstBank’s Digital Banking, where you will have access to your account statement history for the last 18 months. If you are not registered in these services, we will soon have the Business eStatement Viewer platform available, so that you can view your account statements free of charge. If you were registered with the Global Viewer service only to view your account statements, we will notify you once Business eStatement Viewer is available, so that you may register and access your account statements.

2. How may I access my electronic account statements?

You may access your account statements through FirstBank’s Digital Banking, where you will have access to your account statement history for the last 18 months.
3. Will I have access to my Santander eBanking transaction history?

You will have access to the last 18 months of Banco Santander account statements. However, the history of the transactions performed in the eBanking platform will not be migrated.

4. How do I access my accounts through FirstBank's Digital Banking online service?

After July 12, 2021, you will be able to manage your account and make deposits and transfers through Digital Banking:

• If you are a Santander eBanking platform user, you will be able to access Digital Banking by entering the same username and password you used on eBanking. If you log in using “Touch ID” or “Face ID” and do not remember your username and/or password, you will need to reset them in order to access Digital Banking.

• If you already have other FirstBank accounts and are registered in Digital Banking, your deposit account will be reflected automatically. You may continue to use this platform and perform your transactions as usual.

• If you are not a user of any of these digital platforms, we encourage you to register on Digital Banking by accessing https://digitalbanking.1firstbank.com to enjoy the convenience of managing your accounts from anywhere and at any time. To learn more about the registration process, you may watch our tutorial video on signup.1firstbank.com.

5. What should I do if I have recurring transfers or payments to my accounts?

• Transfers between your accounts scheduled at Banco Santander branches through the Ahorro Directo service will continue to be processed as usual. However, if your transfer has been scheduled through the eBanking platform, you must reschedule through our Digital Banking platform starting July 12, 2021.

• If you have recurring payments through the Pago Express service in the eBanking platform, we will convert your payments to FirstBank’s Bill Payment service on Digital Banking, provided that the merchant is already listed in the Bill Payment feature and that your account is a checking account. To validate that your merchant is listed, go to your Bill Payment profile on Digital Banking and look for said merchant in the "pay bills" section. If the merchant is not listed and you have a checking account, you will need to create the payment manually. If you have a savings account, you will not be able to set up payments manually.
• If you have a recurring payment not set up through Pago Express, you will need to reschedule it using Digital Banking. Visit the eBanking platform before July 12, 2021 for more details regarding your payments.

• For payments through Telephone Banking, you may call 787-725-2511 after July 12, 2021 and follow the instructions in order to pay through the automated system.

6. What must I do if I need support with my FirstBank Digital Banking access?

You may call our FirstLine Solutions Center at 787-725-2511 or 1-866-695-2511 toll-free.

Corporate Commercial Customer

1. What should I do to access my accounts through FirstBank’s Business Digital Banking online banking services?

• Access www.bienvenidoafirstbank.com/en to learn about our FirstBank Business Digital Banking platform and watch our tutorials on how to access your account, make ACH payments, send wire transfers, and make transfers between accounts.

• Starting June 21, 2021, you will receive your commercial online banking credentials for FirstBank’s Business Digital Banking so that you can access and update your contact information. These will be the credentials you will use after July 12, 2021. If you do not receive your credentials by this date, we suggest you contact our service group by calling the First Commercial Service Center at 787-729-8290 or toll-free at 1-866-939-8039.

• If you are a user administrator, you will have the opportunity to update and verify your and other users information registered in Business Digital Banking. If you are not a user administrator, you may complete the "User Update Information" form and send it via email, or you may contact our service group by calling the First Commercial Service Center at 787-729-8290 or toll-free at 1-866-939-8039.
• After July 12, 2021, you will be able to manage your accounts through the Business Digital Banking online services. After this date, you will not have access to your Santander Business platform.

2. What should I do if I have recurring transfers or payments to my accounts?

• If you have internal transfers to third parties in the Santander Business system, that feature will not be available in Business Digital Banking. You will be able to originate these transfers through ACH or wire transfers.

• The ACH and/or wire transfer templates you set up in Santander Business will be migrated to Business Digital Banking, where you will be able to access them and make the transfers.

3. Will I have access to Global Viewer?

If you are a Global Viewer user, you need to download and save your images and statements in your server. You have until July 9, 2021 to save any information you may need. Remember you can always access your account statements through Business Digital Banking. Also for you, Global Viewer user, we have activated two image services for you to use: Image Search, which is integrated in the Business Digital Banking platform, and NeTImage, which is web based and will allow you to access your account images. The access to each of these platforms will be provided based on privileges and charges that the user had with Banco Santander’s Global Viewer.

4. How may I access my electronic account statements?

You may access your account statements through Business Digital Banking, where you will have access to your account statement history for the last 18 months.

5. Will I have access to my Santander Business transaction history?

You will have access to the last 18 months of your Banco Santander account statements. However, the history of the transactions performed in the Santander Business platform will not be migrated.
6. **Will I continue receiving an account reconciliation certificate?**

FirstBank will provide banking reconciliation services through the Business Digital Banking platform, which will allow you to take control of your business to maximize your operational process.

7. **What must I do if I need support to access FirstBank’s Business Digital Banking?**

You may contact the First Commercial Service Center by calling 787-729-8290 or toll-free at 1-866-939-8039, or via email at firstcommercialservicecenter@firstbankpr.com.

8. **Will I continue receiving a consolidated file with a report from my different collection channels?**

Yes, you will continue receiving a consolidated file with the total of your payments.

9. **Will I continue receiving an ACH Alert?**

FirstBank doesn’t have an ACH Alert, but does have several alerts that you may activate, such as transactions pending for approval, among others.

10. **Can I continue paying my commercial loan through Business Digital Banking?**

Commercial loan payments may be made through our First Commercial Service Center.
11. Will I continue viewing and paying my commercial credit card on the Business Digital Banking platform?

Even though you will not see, or pay your credit card through Business Digital Banking, as of Monday, May 24, 2021 you can manage your account and make credit card payments on behalf of FirstBank through the following channels:

**Web page**
- Access [www.corpcardbeyond.com](http://www.corpcardbeyond.com). You will be able to see detailed balance and transactions, obtain expense reports, add or remove additional users, change expenses limits, pay your bill, among other functionalities.

**Telephone banking**
- Use our automated service by calling 787-729-8226 or toll-free at 1-888-244-5492.

**FirstBank Puerto Rico and Banco Santander Puerto Rico branches**
- You may pay at the cashier teller or by depositing the payment in the transaction box.

**Mail**
- Send payment to PO Box 2483, Columbus, GA 31902-2483 or by using the self-addressed envelope included with your account statement.

12. How can I request cash for my company?

Starting **July 12, 2021**, you may make your cash requisition on our Web Cash Order platform. If you have not received your access credentials by **July 12**, you may call our First Commercial Service Center at 787-729-8290, option 2, or by email at firstcommercialservicecenter@firstbankpr.com.

13. Will my armored carrier service be affected?

If you use the armored carrier service to make commercial deposits, you must notify your carrier of your new account and routing numbers, routing transit number and should inform them that as of July 9, 2021, they should process your deposits through FirstBank’s central cashier at Ranger American. For the deposit to be processed the same day, it should be received at 11:00 a.m. If received after this time they will be processed the next business day.
14. Will I see any changes in the deposit account and transaction service fees?

FirstBank will honor the fees of the commercial products and services as established in your Santander Business and/or Account Analysis agreement. The Disclosure of Applicable Charges, Terms, and Rates included in the letter outlines other fees that may apply to your account. Any future billing changes will be duly notified before they are enforced.

15. Will I have any changes in my precoded deposit slips?

Banco Santander’s precoded deposit slips used for deposits at branches, night deposit service and armored carrier service can be used until Thursday, July 8, 2021, since the format for the slips has changed. If one of these Santander precoded slips is received through any of these channels, it will be processed as a regular deposit, and will not include the serial and/or sequence in the deposit slip. FirstBank will provide a predetermined supply of precoded deposit slips to give you the necessary time to coordinate the delivery. If your deposit slips are managed by a provider other than Harland Clarke, you should share the following specifications found here.
Getting to know your bank better

At First BanCorp, we put you first. We believe in fulfilling our goal of serving the regions in which we operate, encouraging our motto, "Together we are one".

We promote the growth of communities, supporting them through employee volunteering, financial services, and corporate donations, and you are now part of that growth.

Our slogan is a reflection of our commitment to improving our customers’ quality of life.

Our Vision

To become a financial institution recognized as the provider of an outstanding customer experience by achieving the highest level of customer satisfaction and loyalty while enhancing shareholder value and supporting the communities we serve.

Our Mission

We partner with our customers to achieve their financial goals through responsive, knowledgeable, and caring employees who are committed to shareholder value and the well-being of our communities.

FirstBank is a well-capitalized bank that has expanded over the years.

The following is a brief financial summary of First BanCorp., the parent company of FirstBank, from January to March 2021.

<table>
<thead>
<tr>
<th>Balance sheet</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>$19,413,734</td>
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<tr>
<td>Loan</td>
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<tr>
<td>Deposits</td>
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<tr>
<td>Equity Attributable to Parent Company</td>
<td>$2,220,425</td>
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<tr>
<td>Total equity</td>
<td>$2,220,425</td>
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We have invested in new technology in our branches to serve you better.
**Personal & DBA Customers**
FirstLine Solutions Center
**Monday through Friday** from 6:00 a.m. to 12:00 a.m.
- 787-725-2511
- 1-866-695-2511 toll-free

** Preferente Customers**
FirstLine Solutions Center
**Monday through Friday** from 8:00 a.m. to 6:00 p.m.
**Saturday and holidays** from 9:00 a.m. to 1:00 p.m.
- 787-281-2001
- 1-866-695-2511 toll-free

**Platinum Customers**
FirstLine Solutions Center
**Monday through Friday** from 8:00 a.m. to 6:00 p.m.
**Saturdays and holidays** from 9:00 a.m. to 1:00 p.m.
- 787-281-2003
- 1-866-695-2511 toll-free

**Platinum Banking**
**Monday through Friday** from 8:30 a.m. to 6:00 p.m.
- 787-729-8108 Condado
- 787-274-7288 Hato Rey
www.firstbankplatinum.com

**Corporate Customers**
First Commercial Service Center
**Monday through Friday** from 7:30 a.m. to 5:30 p.m.
- 787-729-8290
- 1-866-939-8039 toll-free
Welcome to where your life is first!