



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

The Deposit Account Agreement, the FirstBank's Privacy Policy and this document contain the terms, restrictions and conditions that govern your account and the disclosures applicable to the same. This document is an essential part of the Deposit Account Agreement.

The CONVENIENCE account is a personal electronic access checking account that process transactions for individuals. The account has the following services: debit card, ATH Móvil<sup>1</sup>, Digital Banking<sup>2</sup>, Mobile Deposit<sup>3</sup>, First Deposit<sup>4</sup>, Telephone Banking and Bill Payment. Minimum deposit required for account opening is \$1.00.

Account Usage and Service Fees		
Service	Fee	Description of the fee
Monthly service fee	\$5.00	Monthly account maintenance fee There is no account maintenance fee for customers 65 years of age and older. Date of birth is required for this exclusion to become effective.
Transaction fee	\$0.50	Deposits or withdrawals through the teller window in excess of two items per statement cycle
Dormant account	\$5.00	Monthly fee if the account does not reflect any transactional activity initiated by the customer for a period of twelve (12) months and the balance is below \$2,500.00.
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. The Bank may also at its discretion close the account to avoid additional fees.

How to avoid overdrafts on your checking account:

- You can transfer free of charge between your accounts through Digital Banking<sup>2</sup>.
- Stay informed 24/7 about your transactions and balances free of charge through Digital Banking<sup>2</sup>, FirstLine Solutions Center at 866.695.2511 (USVI) 284.494.2662 (BVI), at over 360 FirstBank ATMs in Puerto Rico, Florida, and the Virgin Islands, or by visiting any FirstBank branch.
- Activate the free Balance Alert service through Digital Banking<sup>2</sup>. You can configure the desired recurrence and balance and the alert will be sent by email.

Service	Fee	Description of the fee
Paid transactions	\$20.00	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, 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 or automatic teller machine).

Debit Card Fees		
Service	Fee	Description of the fee
Fast Card	\$25.00	Other restrictions may apply.
Card replacement	\$10.00	Debit card replacement fee (does not apply to automatic renewals).
Foreign currency conversion	2.00%	Currency conversion fee applies to any transaction made with a debit card in foreign currency. The charge applies to the total transaction (applicable to the converted amount in US dollars).

Other Fees		
Service	Fee	Description of the fee



## CONVENIENCE ACCOUNT Terms and Conditions

Stop payment of official checks	\$15.00	For each stop payment of official checks.
Stop payment of withdrawal orders or electronic transactions	\$15.00	For each stop payment on withdrawal orders or electronic transactions.
Wire transfers	See description of fee	Fee for each incoming wire transfer received \$15.00 processing fee. Outgoing processing fee \$60.00: for amounts less than \$1,000.00. Outgoing processing fee \$75.00: for amounts of \$1,000.00 and over Fee for Tracers or Amendments \$15.00

Tips for managing your account		
<ul style="list-style-type: none"><li>• Stay informed about your transactions and balances with Digital Banking<sup>2</sup>. This way you can avoid service or overdraft fees.</li><li>• Deposit checks using Mobile Deposit<sup>3</sup>.</li><li>• Use FirstBank ATMs for 24/7 withdrawal or deposit through our First Deposit<sup>4</sup>service. With First Deposit 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, <a href="http://www.1firstbank.com">www.1firstbank.com</a>, Locator section.</li><li>• Keep your debit card in a safe place, memorize your pin number and don't share it with anyone.</li><li>• If your address, phone number or email address has changed, please notify the Bank immediately.</li><li>• Be sure to receive and verify your statement monthly and validate that all disclosed transactions were made by you.</li><li>• Any questions or concerns you may contact us at FirstLine Solutions Center at 787.725.2511, free of fee at 1.866.695.2511, or you can visit your nearest branch.</li></ul>		

<sup>1</sup>ATH Móvil: Is subject to its terms and conditions. In order 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 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 from Evertec Group, LLC ATH<sup>®</sup> 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.

<sup>3</sup>Mobile Deposit: Funds will be available according to FirstBank's Funds Availability Policy found in the Deposit Account Agreement. The service is available through Digital Banking.

<sup>4</sup>First Deposit: Funds will be available according to FirstBank's Funds Availability Policy found in the Deposit Account Agreement.