



Disclosures of Rates, Terms and Fees Applicable to the Maximizer Statement Savings 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 MAXIMIZER STATEMENT SAVINGS account is a savings account that generates attractive interest rates for individuals. The account has the following services: Debit Card, ATH Movil¹, Digital Banking², Mobile First Deposit³ and Telephone Banking. The minimum deposit required for account opening is \$2,500.00.

Interest Rate and Annual Percentage Yield (APY)		
Daily Collected Balance	Interest Rate	APY
\$0.01 to \$4,999.99	0.05%	0.05%
\$5,000.00 to \$9,999.99	0.05%	0.05%
\$10,000.00 to \$49,999.99	0.05%	0.05%
\$50,000.00 to \$99,999.99	0.10%	0.10%
\$100,000.00 to \$499,999.99	0.15%	0.15%
\$500,000.00 to \$1,999,999.00	0.20%	0.20%
\$2,000,000.00 and above	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. The minimum daily collected balance to accrue interest is \$0.01.

Method for calculating the balance: The daily balance method is used to calculate the interest in your account. The daily balance method applies a daily periodic interest rate to the collected 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 credited to your account monthly in 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	\$5.00	The minimum average daily collected balance to avoid the monthly account maintenance fee is \$1,000.00. There is no monthly account maintenance fee for clients 65 years of age and older. Date of birth is required to become effective.
Transaction Fee	\$0.50	For each withdrawal or debit transaction through any channel in excess of four (4) during the cycle. Transfers between FirstBank accounts through Digital Banking are free of charge and are not considered a transaction for this fee. This fee is waived for clients 65 years of age and older. Date of birth is required for this exclusion to become effective.
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 if the balance falls below \$2,500.00.
Account Cancellation	\$15.00	Fee for closing the account during the first year.

Other Fees		
Service	Fee	Description of the fee
Stop payment of official checks	\$15.00	For each stop payment of official checks.
Stop payment of checks, withdrawal orders or electronic transactions	\$15.00	For each stop payment of checks, withdrawal orders or electronic transactions.
Wire transfers	See description of fee	Fee for each incoming wire transfer received: \$15.00. 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

- Stay informed about your transactions and balances with Digital Banking. This way you can avoid service fees.
- Deposit checks using Mobile First Deposit.
- Use FirstBank ATMs for 24/7 withdrawal. Find the nearest ATM machine through the FirstBank webpage, www.1firstbank.com, in the locator section.
- Make payments with your debit card; this way avoids having excess transaction fees.
- 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 has changed, please notify the Bank immediately.
- Be sure to receive and verify your statement monthly and validate that all disclosed transactions were made by you.
- Any questions or concerns you may contact us at FirstLine Solutions Center at 1.866.695.2511 (USVI) or 1.284.494.2662 (BVI), or you can visit your nearest branch.

¹ATH 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[®] Network. Certain charges may apply.

²Digital Banking: Subject to FirstBank's terms, conditions and restrictions set forth in the contract for this service.

³Mobile First 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.