BUSINESS SAVINGS
DISCLOSURES, TERMS AND CONDITIONS

The information contained in this document is an Addendum to the Business Deposit Account Agreement ("Agreement").

ACCOUNT INFORMATION AND OPENING REQUIREMENTS

- The Business Savings Account ("Account") is a variable rate business savings account that earns a competitive interest rate; available for residents of the United States Virgin Islands
- Provides a Mastercard® Business debit card, only for Accounts with one (1) or more indistinct authorized signatures. This means, if more than one authorized signature is registered in the Account, none requires acting together with another authorized signature. Available for commercial purposes only.
- Provide the alternative of accessing your account through commercial online and mobile banking by contracting Oriental Cash Management1. Fees vary according to the package contracted.
- Without limiting any other Bank right, as established in the Contract, Accounts that remain with zero balance ($0.00) for a period of ninety (90) consecutive days, will be closed automatically without prior notification.
- The Account requires a minimum opening deposit of $1,000.00

INTEREST RATE INFORMATION

- You must maintain a minimum average daily balance of $0.01 in the Account during the cycle to obtain the disclosed annual percentage yield (APY).
- Depending on your average daily balance the Interest Rate and Annual Percentage Yield applicable to your Account varies. Please refer to the following tiers for the applicable rates:

Balance Ranges	Interest Rate	Annual Percentage Yield (APY)
$0.01 plus	0.50%	0.50%

The interest rate and annual percentage yield (APY) applicable to the account is variable at the bank's discretion, based on market conditions, and may change at any time without prior notice.

BALANCE COMPUTATION METHOD: We use the average daily balance method to calculate the interest on your Account and to determine if a minimum balance fee applies. This method applies a periodic rate to the average daily balance in the Account during the cycle. The average daily balance is calculated by adding the principal in the Account for each day during the cycle and dividing the figure by the number of days in the cycle.

COMPOUNDING AND CREDITING: Interest, if any, will be compounded and credited to your Account on a monthly basis. If you close your Account before interest is credited, you will not receive the accrued interest.

ACCRUAL ON NON-CASH DEPOSITS: Interest begins to accrue on the Business Day you deposit non-cash items (for example, checks).

The following fees will show in your periodic account statement as "Service Charge".

SERVICIE FEE	FEE	FEE DESCRIPTION
MONTHLY MAINTENANCE FEE	**$5.00** per cycle	Fee will be charged if the average daily balance in the Account is less than **$5,000.00 at any point in the cycle.**
DEBIT TRANSACTIONS	**$1.00** each	Fee applies for each debit transaction in excess of 6 per cycle. Transfers to another Oriental account are not considered as a debit for excess transactions count
PAPER STATEMENTS	**$0.00**	The Account statement generated in paper has no fee. If you want to receive the Account Statement in electronic format (e-statement3), you must subscribe to online banking.
CHECKS OR IN BRANCH TRANSACTIONS	**$5.00** per cycle	The charge applies for every in-branch transaction and check drawn in excess of: • **25** per cycle if the average daily balance is **less than $500**. • **45** per cycle if the average daily balance is **$500 or greater and less than $2,500**. • **60** per cycle if the average daily balance is greater than **$2,500**.
ACCOUNT WITH NO ACTIVITY (INACTIVITY FEE)	**$10.00** per cycle	The charge applies when no transactions have been registered by the accountholder in the Account for a period of twelve **(12)** consecutive months, computed from the date the last deposit, withdrawal, pre-authorized transaction, check, payment or inquiries made on the Account, whether by phone, email, regular mail, through the Internet or mobile banking platform, or in person. Excludes interest, charges or other adjustments made to the Account by Oriental.
OTHER FEES	**CARGO**	**DESCRIPCIÓN DEL CARGO**
ACCOUNT CLOSING & ELECTRONIC TRANSACTIONS	**$20.00**	Fee will be charged only if the account is closed within three (3) months from opening date.

OTHER FEES	CARGO	DESCRIPCIÓN DEL CARGO
Stop payment and cancellation of electronic debit	**$15.00**	For each stop payment of a check or electronic debit (EFT) transaction cancellation requested.
ORIENTAL CASH MANAGEMENT AND ORIENTAL BIZ APP[1]		
PAY BILL[3]	**$0.00**	Per transaction limit = **$10,000**; Daily Limit = **$20,000**
INTERNAL TRANSFERS	**$0.28**	For each transfer between your Oriental accounts. No limits in the amount or number of transfers.
REMOTE CHECK DEPOSIT	**$0.00**	Deposit checks with your mobile device: • Maximum number of checks deposited: o Daily limit = **40** o Per 25 days rolling period = **120** • Check Maximum amount = **$30,000** • Daily deposit amount limit = **$90,000** • Monthly deposit amount limit = **$150,000**
DEBIT CARD		
Transactions limits	Point of Sale (POS) and ATM cash withdrawals are subject to the availability of funds in the Account. • ATM Withdrawals = **$1,000.00** per day • POS Transactions = **Unlimited**	
Card replacement	**$5.00**	For every Mastercard® Business debit replacement you request. Does not apply to automatic renewals.
Rush card replacement	**$90.00**	For each Mastercard® Business debit rush replacement request. Applies to domestic mailing only through UPS and delivery can take up to four (4) days.
Transactions in foreign currency	**1.05%**	Mastercard® will charge **0.60%** of the total **debit card purchase or withdrawal**, per transaction made in countries other than the country of your residence and **0.45%** for **currency exchange** to US dollars.
ATM FEES		
Withdrawals made at an ATM	**$0.00**	Oriental will not charge for withdrawals made outside its ATM network or affiliated networks (please visit www.orientalbank.com/en/vi for the list of all ATM locations). **Other charges imposed by the ATM owner may apply. ATM withdrawal limit may not be honored if the Account does not have enough funds to cover the fee imposed by the ATM owner**.
Balance inquiries made at an ATM	**$0.50**	Oriental will charge this fee for each balance verification made at a non-Oriental ATM or outside one of the affiliated ATM networks (please visit www.orientalbank.com for the list of all ATM locations). **Other charges imposed by the owner of the ATM may apply.** ATM withdrawal limit may not be honored if the Account does not have enough funds to cover the fee imposed by the ATM owner.
COPIES/LETTERS/FORMS		
Account statement or transactional history	**$10.00**	For each duplicate statement (photocopies), interim account statement and account transactional history requested.
Letters/Forms	**$20.00**	For each letter or form requested by Client
INSUFFICIENT FUNDS AND OVERDRAFT FEES	A “Non-sufficient funds" (NSF) or "Non-available funds” fee will apply to transactions originated or items drawn against non-sufficient or non-available funds, regardless of whether such transactions or items are paid or returned unpaid. An overdraft occurs when your Account balance turns into a negative balance. Overdrafts may be caused by checks, other transaction types, fees and/or charges against your Account. At our discretion, we may pay transactions and/or items that may result in overdrafts. That is, we do not guarantee that we will always authorize and pay transactions and/or items that may cause an overdraft. If we do not authorize an overdraft, the transaction may be declined and/or your check returned unpaid. In case of overdrafts, a Daily Overdraft Fee and an Overdraft Charge will apply (collectively, “Overdraft Fees”). Overdraft Fees will show in your periodic account statement as “Cargo Overdraft for Continuous OD.” You will not incur in Overdraft Fees on overdrafts caused by the following transaction types: Automatic Teller Machine (“ATM”) withdrawals; one-time debit transactions originated through Point of Sales (“POS”), Online or Telephone transactions (e.g. purchases made using your debit card) (collectively, “one-time debit transactions”). The latter exception does not apply to preauthorized electronic fund transfer.	

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Insufficient or non-available funds	**$25.00**	For each debit transaction, check or preauthorized electronic fund transfer, among other transactions, whether paid or returned, against insufficient or non-available funds in the Account. This fee will apply the first time an item is presented for collection. Depending on the balance in your Account, this fee could cause or increase an overdraft in the Account.	*If you have another business savings or checking account with Oriental Bank, you may request us to link any of those accounts to this Account in order to minimize the risk of overdrafts.*
Overdraft fee	**$30.00**	We may authorize and pay overdrafts by check and other transactions using your account number.	*Subject to availability of funds in the linked account, if you are about to overdraw your Account, we will automatically transfer available funds needed from the linked account to authorize and pay the transaction that would otherwise overdraw the Account.*
Overdraft charge	**15.00%** annual	A 0.04110% daily (15% annual) overdraft charge will be applied on a daily basis on the overdrawn daily balance in your Account. This charge is calculated daily based on a 365-day year.	

While in Overdraft status, your Account will automatically be charged with a Daily Overdraft Fee and an Overdraft Charge, which will increase the amount of the overdraft. You are required to cover an overdraft amount within thirty (30) days from the date the overdraft is created or before the end of your current statement cycle period. If the Account remains in overdraft after this period, the Account will be closed by the Bank.

Overdraft Service Charge	**$5.00**	This fee is charged in addition to the 15% rate applicable to overdraft if the overdraft is not paid within the 30-day period required and will only be charged once to your Account within each statement cycle your account is overdrawn.	*In order to avoid this fee, you must cover your overdraft within the 30-day period required.*

The cycle for service charge calculations begins on the 1st business day of each cycle and ends on the last business day of the cycle. If the last day of the cycle falls on a public federal holiday or weekend, all transactions are considered to fall in the following cycle.

SERVICIE FEE	FEE	FEE DESCRIPTION
WIRE TRANSFERS & EURO CHECKS	**Wire transfers to or from countries sanctioned by OFAC (United States Treasury Department) are not permitted.**	
Incoming	**$15.00**	For each funds transfer received into your Account from anywhere in the United States or abroad.
Outgoing	**$40.00**	Up to $15,000.00
Domestic	**$70.00**	$15,000.01 to $99,999.99
	$100.00	$100,000.00 and over
Outgoing International	**$100.00**	For each transaction.
Transmission Fee	**$15.00**	For Each transmission.
Euro Checks	**$25.00**	For each check.
Stop Payment	**$25.00**	For each Euro Check stop payment requested.
Returns	**$40.00**	For each return received.
Telegraphic Communications	**$15.00**	For each Telegraphic Communication requested.
MONEY ORDERS	**$5.00**	For each money order up to a maximum of $500.00
	$8.00	For each money order greater than $500.00 up to a maximum of $1,000.00
MANAGER'S CHECK	**$20.00**	$1.00 to $9,999.99.
	$30.00	$10,000.00 to $99,999.99
	$40.00	$100,000.00 and over
CERTIFICATIONS		
Official active account certification	**$20.00**	For each active account certification letter requested.

SERVICIE FEE	FEE	FEE DESCRIPTION
OTHER		
CD with information	**$5.00**	For each CD produced with requested information.
Production of other documents	**$2.00**	Fee applies per page of the requested document (e.g. copies of records, files, etc.).
Judicial or administrative notice of levy or writ	**$65.00**	For each type of garnishment issued by a Court, Department of Finance, Bureau of Internal Revenue(IRB) Department of Justice Paternity and Child Support (DOJ) or Internal Revenue Service (IRS).
Bank's Officer Appearance to the court or government agency	**$50.00**	District of St. Croix – District of St. Thomas & St. John.
Mortgage Payoff Statement	**$25.00**	As stated in Act No. 8396, the first payoff statement, and corrections or updated statements before the expiration of the first payoff statement issue are at no cost to the Client. Subsequent payoff statements within a six (6) month period will be charged at $25.00 each.
Vouchers and Documents Search	**$30.00**	Per hour ($15.00 min.)

The Bank may change the rates and fees applicable to the Account from time-to-time without prior notification, as stipulated in the Business Deposit Account Agreement

INFORMATION ABOUT ACCOUNT STATEMENTS

- This Account, at the customer's discretion, provides electronic statements free of charge.
- If your business is operated as a DBA (i.e. not organized as a legal entity) and does not have a tax ID, you must register to on-line banking through the link www.orientalbank.com/en/vi. Once registered, you can request, through the Personal Banking section, the option for electronic account statements.
- Businesses with a tax ID can request electronic banking statements using the Oriental Cash Management service in its basic option or by contracting any of the service packages with additional functionality that incur additional costs.

QUICK STEPS TO BETTER BANKING

Make Deposits
- Oriental ATMs: Make your cash or check deposits at Oriental ATMs that have deposit services.
- Remote Check Deposit4: Take a photo of the front and back of your endorsed check with your smartphone or tablet to deposit money directly to your business checking or business savings account using the Oriental Biz App.

Make Payments and Purchases
- Pay your bills3: You can pay your bills online or with your mobile device. You decide who, how much, when, and how often and your payments will be sent as scheduled.
- Debit card: Use your debit card for purchases in-store or online wherever Mastercard® is accepted. You can also pay bills such as utilities, memberships, and other services by establishing recurrent payments.

Manage and Monitor Your Account
- Set up your Oriental Cash Management 1 and Oriental Biz app.
- E-Statement2: Register to receive your account statement electronically and save money.
- Use Oriental ATMs or affiliated networks Allpoint® or Sharenet® to avoid the service charges that other financial institutions charge you. Locate the nearest ATM using the Mobile Banking[1] application. • Make or program periodic transfers, free of charge, to your Oriental savings account so you see your money grow.

CERTAIN TERMS, CONDITIONS AND RESTRICTIONS APPLY

[1]**Oriental Cash Management.** The features described in this section are available only to customers enrolled in Oriental Cash Management by contracting one of the available service packages, as detailed in the Cash Management Services Master Agreement, included in the Business Deposit Account Agreement. Certain fees and restrictions apply. Charges from your Internet service provider may apply; For more information, contact your Internet service provider.

[2]**e-Statement**. Electronic account statements (e-Statements) are available only to Oriental Cash Management customers who have contracted one of the available service packages. Charges from your Internet service provider may apply; For more information, contact your Internet service provider. If you operate your business as a DBA (i.e. not organized as a legal entity) and do not have an employer Tax ID number, you must register for Online Banking by accessing www.orientalbank.com. Once registered, you can request, through the Personal Banking area, the option for electronic account statements.

[3]**Pay Bill.** This service is only available through the Oriental Cash Management service.

[4]**Remote Check Deposit**. Available only to customers enrolled in Oriental Cash Management Services and Oriental Biz (Mobile Banking App). Subject to eligibility parameters. All checks must be made payable to the owner of the account in which it is requested to be deposited and endorsed. Subject to Oriental Bank's Funds Availability Policy.

Oriental debit cards may be used in various payment services such as digital wallets, mobile payment, or transfer services. You may access https://orientalbank.com/en/vi/personal/digital-payments or call 1.800.981.5554 to review the terms and conditions and the current limitations on the frequency and dollar amount of transfers for each service. Other restrictions apply.

Products offered by Oriental Bank, a subsidiary of OFG Bancorp.