MY BIZ ACCOUNT

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

- Non-interest-bearing checking account designed for businesses ("Account"); Available for commercial purposes only; Available for residents of the United States Virgin Islands (U.S.VI).
- Provides a Mastercard® Business Debit card for accounts with one (1) or more authorized signatures. If more than one (1) authorized signature is registered in the Account, each signatory acknowledges and agrees that another authorized signatory is authorized to receive a card under these Terms and Conditions.
- Provides the option to enroll in Online and Mobile Banking, which grants access to services within Oriental Cash Management[1] by contracting one of the available service packages, as detailed in the Cash Management Services Master Agreement.
- Allows access to ATH Business service.[2]
- Offers an optional Commercial Savings account, which can be tied to the My Biz Account. If opened, the Disclosures, Terms and Conditions specific to the Commercial Savings account would apply.
- Without limiting any other Bank right, as established in the Agreement, Accounts that remain with zero balance ($0.00) for a period of ninety (90) consecutive days, will be closed automatically without previous notification.
- Opening deposit: **$25.00**

LINE OF CREDIT

The Account offers the option of applying for a commercial line of credit subject to credit approval by the Bank. If the Bank approves the commercial line of credit, the Terms and Conditions stipulated in the Agreement and the applicable line of credit disclosures must be complied with.

Los siguientes cargos se reflejan en tu estado de cuenta periódico como cargo por servicio ("Service Charge").

SERVICIE FEE	FEE	FEE DESCRIPTION
MONTHLY MAINTENANCE FEE	**$5.00** per cycle	The charge will **only apply if the average monthly balance in the Account is less than $500 during the cycle**. If the Account maintains an average monthly balance of $500 or more, the fee will be waived.
PAPER STATEMENTS	**$0.50**	The paper statement charge will apply on a monthly basis if the Account is set to receive paper account statements. This charge will be waived if the statement is received in an electronic format (e-Statement).[3]
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.
ACCOUNT CLOSING	**$20.00**	Fee will be charged only if the account is closed within three (3) months from opening date.
CHECKS & ELECTRONIC TRANSACTIONS		
Checks orders	**Varies**	Depending on the style you select and mailing cost, according to the current supplier.
Provisional Checks	**$5.00**	Per page of 4 checks, printed at the branch.

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.

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.

Insufficient or non-available funds	**$25.00**	For each debit transaction, check or preauthorized electronic fund transfer, among other transactions, whether paid or returned,

If you have another business savings or checking account with Oriental Bank, you may

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		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.	*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%** 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

SERVICIE FEE	FEE	FEE DESCRIPTION
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.

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 fees applicable to the Account from Time-to-Time.

QUICK STEPS TO BETTER BANKING

- Questions? Call our **exclusive line for commercial customers: 340-693-9741 or 1.800.981.5554.**
- Use Oriental's or our affiliated networks' ATMs (please visit www.orientalbank.com/en/vi for the list of all ATM locations).
- To learn about the important benefits and details of your Mastercard® Business Debit card, visit www.orientalbank.com/en/vi.
- Notify the Bank immediately of any unauthorized transactions that you identify or do not recognize.
- Notify the Bank immediately if you have a change of address or phone by calling **340-693.9741 or 1.800.981.5554.**

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]**Oriental is an ATH Móvil and ATH Móvil Business participating institution.** To use this service, Client must register directly with Evertec by visiting athmovil.com or https://ath.business, where Client can review the applicable terms and conditions and the current limitations on the frequency and dollar amount of transfers. Additional restrictions may apply.

[3]**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.

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.