CERTIFICATE OF DEPOSIT ("CD") PR and USVI

Account Disclosures, Terms and Conditions
Consumer, Commercial, Government/Municipalities
Non-Negotiable and Non-Transferable

The information contained herein must be construed as an Addendum to the Personal Banking Services Agreement, Commercial Deposit Account Agreement and the Schedule of Rates and Fees.

ACCOUNT INFORMATION AND MINIMUM BALANCE REQUIREMENTS	• Variety of terms to choose from 1 month to 5 years • The Account requires a minimum opening deposit of **$1,000.00** • Fixed interest rate for the term of the Certificate of Deposit (CD) • Guarantees the original investment at the expiration of the term • Automatic renewal to the same term originally selected by depositor(s)
RATE INFORMATION	The Interest Rate and the Annual Percentage Yield ("APY") for your certificate of deposit account ("CD") are set forth at account opening. You will be paid that rate until the maturity date of the CD. You must maintain a daily minimum balance of $1,000.00 in your CD to obtain the APY set forth at account opening. Your CD will mature on the Maturity Date set forth at account opening. The APY assumes interest remains on deposit until maturity. A withdrawal will reduce your earnings. **COMPOUNDING AND CREDITING –** Interest will be compounded and credited to your CD on a monthly basis unless you instruct us to credit interest to a deposit account indicated in the table above. If you close your CD before interest is credited, you will not receive the accrued interest. **ACCRUAL ON NONCASH DEPOSITS -** Interest begins to accrue on the Business Day you deposit noncash items (for example, checks).
BALANCE COMPUTATION METHOD	We use the daily balance method to calculate the interest on your CD. This method applies a daily periodic rate to the principal in the account each day. We calculate interests based on a 365-day year for retail and commercial CD accounts
TRANSACTIO LIMITATIONS	After the CD is opened you may not make deposits into or partial withdrawals from this CD until the Maturity Date, except as permitted by applicable Federal or State laws or regulations.
EARLY WITHDRAWAL PENALTY	We will impose a penalty if you withdraw the principal or any part thereof before the Maturity Date. Such penalty will be: - 6 months of interest if the Term is of one year or less; and - 9 months of interest if the Term is more than one year. Early withdrawals and penalties will reduce your earnings and may result in loss of principal. **For Accounts opened in the jurisdiction of Puerto Rico only:** In accordance with the Puerto Rico Act No. 98 of June 25, 1998, as amended, under certain circumstances the early withdrawal penalty may not apply to consumer clients who are residents of Puerto Rico. For additional information, refer to you Retail Deposit Account Agreement under the caption "Certificates of Deposit Account Disclosures, Terms and Conditions."
RENEWAL POLICY	Your CD will be automatically renewed at maturity. In the event of automatic renewal, interest on the CD will accrue at the Bank's effective rate for automatic renewals. During the grace period, funds withdrawn will not carry a penalty.

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