EASY ACCESS

Disclosures, Terms and Conditions

The information contained in this document is an Addendum to the Personal Banking Services Agreement.

ACCOUNT INFORMATION AND OPENING REQUIREMENTS	• Easy Access ("Account") is a personal checking account that does not earn interest. Available for residents of the United States (U.S.) and/or any of its territories. • The Account allows you to write checks against the Account and provides you with unlimited transactions through electronic channels, such as Automatic Teller Machines ("ATM"), Point of Sale ("POS"), Online Banking[1] and Mobile Banking[2]. • The Account provides a Mastercard® (Debit Mastercard®). With your Debit Card you can access your Account through 24-hour ATMs and POS. • Without limiting any other rights of the Bank under your Account Agreement, accounts with zero ($0.00) balance for a period of 90 consecutive days will automatically be closed without prior notification. • No monthly minimum balance is required. • The Account requires a minimum opening deposit of $5.00
LINE OF CREDIT	• The Account offers the option to request a personal line of credit, subject to credit approval by the Bank. If the Bank approves the line of credit, you agree to comply with the terms and conditions set forth in the Agreement and Disclosures applicable to personal line of credit.

SERVICE FEES	The following fees will show in your periodic account statement as "Service Charge".		
	FEE	**FEE DESCRIPTION**	**HOW TO AVOID FEES**
MAINTENANCE FEE	**$4.00 Per cycle**	Fee will be charged per cycle. This fee will be $1.50 per cycle for Accounts registered to receive electronic statements or direct deposit. Accounts whose primary customer is age 65 or older are exempt from this fee.	Register to receive your electronic statement at Oriental Online Banking[1] or direct deposit and receive a $2.50 discount from your Monthly Service Fee.
USE OF CHECKS OR IN BRANCH TRANSACTIONS	**$0.50**	Fee applies for each **check or in branch transaction in excess of five (5) per cycle.**	Try not to make more than 5 checks or in-branch transactions during the cycle to avoid this fee. Instead, make your transactions through electronic channels.
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 12 consecutive months, computed from the date the last deposit, withdrawal, pre-authorized transaction, check, payment or inquiries made about his accounts, 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.	Use your account regularly, make deposits, use your debit card to make payments and/or withdrawals to avoid this charge.

CHECKS AND ELECTRONIC TRANSACTIONS			
OTHER FEES	**FEE**	**FEE DESCRIPTION**	**HOW TO AVOID FEES**
CHECKS ORDERS	**Varies**	Depending on the style you select and mailing cost, according to current supplier.	Make payments through Online Banking[1], pay with your Debit Mastercard®, use PeoplePay[3] and Oriental interactive ATMs*. *Service available at some Oriental locations.
PROVISIONAL CHECKS	**$5.00**	Per page of 4 checks, printed at the branch.	
STOP PAYMENT OR CANCELLATION OF ELECTRONIC DEBIT	**$15.00**	For each stop payment of a check or electronic debit (EFT) transaction cancellation requested.	Cancel electronic fund transfers (EFT) transactions directly with your merchant. This will save you money.
ACCOUNT CLOSING	**$20.00**	Fee will be charged only if the Account is closed within three (3) months from opening date.	*Do not close the Account within three (3) months of opening date.*
ONLINE[1] BANKING AND MOBILE[2] BANKING	Transfers and Pay Bills are subject to the funds available in the Account.		
PAY BILL	**$0.00**	Per transaction limit: **$5,000,** Daily Limit: **$15,000**	
PEOPLE PAY[3]	**$0.00**	Third party transfers off us using Online Banking [1] and Mobile Banking[2] • Per transaction limit: **$2,000** • Transfer limit per day**: $4,000**	

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OTHER FEES	FEE	FEE DESCRIPTION	HOW TO AVOID FEES
REMOTE CHECK DEPOSIT[4]	**$0.00**	Deposit checks with your mobile device • Check maximum amount = **$6,000** • Maximum number of checks deposited: Daily limit = **10**; Per 25 days rolling period = **30** • Total amount deposit: Daily amount limit = **$12,000**; Per 25 days rolling period **$24,000**	
INTERNAL TRANSFERS	**$0.00**	Transfers between your Oriental Accounts*:* **No limit**	
TRANSFERS TO EXTERNAL ACCOUNTS	**$5.00**	For each transfer made to an account through **Online Banking[1]** • Per-transaction Limit = **$5,000** • Monthly Limit = **$10,000** • Per day limit = **5** • Per month limit = **10**	Use PeoplePay[3] to transfer money to an account at another financial institution or person in PR, US or USVI.
DEBIT CARD	Point-of-Sale (POS) transaction limit and ATM cash withdrawals are subject to the availability of funds in the Account. • ATM Withdrawals: **$1,000** per day. • POS Transactions: **$5,000** per day.		
CARD REPLACEMENT	**$5.00**	For every Debit Mastercard® replacement you request. Does not apply to automatic renewals.	Keep your card in a safe place and in the envelope provided by the Bank to prevent damage to the magnetic stripe.
RUSH CARD REPLACEMENT	**$90.00**	For each Debit Mastercard® rush replacement request. Applies to domestic mailing only through UPS; delivery can take up to 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 ATMS	**$0.00**	Oriental will not charge for withdrawals made outside its ATM network or affiliated networks Allpoint® or Sharenet®. Fees 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 ATMS	**$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, Allpoint® or Sharenet®. Other charges imposed by the ATM owner may apply.	Use Oriental's or one of the affiliated networks Allpoint® or Sharenet® ATMs. Use Mobile Banking[2] to locate the closest ATM or to verify your account balance.
COPIES			
STATEMENT OR TRANSACTIONAL HISTORY	**$10.00**	For each copy of an account statement or transaction history requested.	Go to Online Banking[1] where you can access your last 72 account statements.
LETTERS /FORMS	**$20.00**	For each letter or form requested by customer.	

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 an Overdraft Fee, Overdraft Charge and an Overdraft Service Charge will apply (collectively, "Overdraft Fees"). Overdraft Fees will show in your periodic account statement as "Overdraft Charge for Continuous OD." You will not incur 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 (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 of your Account, this fee could cause or increase an overdraft to your Account.	*If you have another consumer 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. 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 FEE	**$30.00**	We may authorize and pay overdrafts by check and other transactions using your account number.	
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 any outstanding Overdraft Fee, Overdraft Charge and Overdraft Service Charge (if applied), which may result in creating an overdraft on your Account or may increase an existing overdrawn Account over any authorized limit. You are required to cover an overdraft amount within 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.			
WIRE TRANSFERS	Wire transfers to or from countries sanctioned by OFAC (United States Treasury Department) are not permitted.		
Received	**$15.00**	For each funds transfer received into your account from anywhere in the United States or abroad.	
Sent Domestic	**$40.00**	Up to $15,000.00	
	$70.00	$15,000.01 to $99,999.99	
	$100.00	$100,000.00 and over	
Sent 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**		
Telegraphic Communications	**$15.00**	For each Telegraphic Communication requested	
MANAGER'S CHECK	**$20.00**	$1.00 to $9,999.99.	
	$30.00	$10,000.00 to $99,999.99	
	$40.00	$100,000.00 and over	
MONEY ORDER	**$ 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	
CERTIFICATIONS			
OFFICIAL CERTIFICATION OF ACTIVE ACCOUNT	**$20.00**	For each Active account Certification with Oriental.	
OTHER			
CD WITH INFORMATION	**$5.00**	For each CD produced with requested information.	
PRODUCTION OF OTHER DOCUMENTS	**$2.00**	Fee applies per page for copies of requested document of records and/or files (physical copies or provided electronically – via secure email).	
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).	

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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.

INFORMATION ABOUT ACCOUNT STATEMENTS	This Account, at the customer's discretion, provides electronic statements free of charge. To register: • Visit orientalbank.com/en/vi and click "Access your accounts" then "Personal banking" and sign in. If you have not registered, click "Register Now" and follow the instructions for registering. • At the Oriental Online "Home" page, click on the "Statements" and then click on "change your statement delivery method". • Under Delivery method, click on the arrow at the right of "paper" for the Account of choice and select the "Online" option. Select box to indicate you agree to the terms of use and click "Submit" to complete the change.
QUICK STEPS TO BETTER BANKING	
MAKE DEPOSITS	• **Set up Direct Deposit**: The easiest way to have your paycheck or federal benefits automatically deposited to your Account, and you'll have immediate access to your money. • **Oriental ATMs**: Make your cash or check deposits at Oriental ATMs that have deposit services. • **Remote Check Deposit**[4]: Take a photo of the front and back of your endorsed check with your smartphone or tablet to deposit money directly to your checking or savings account using the Oriental Mobile App.
MAKE PAYMENTS AND PURCHASES	• **Pay your bills**: 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. • **Automatic Bill Payments**: You can set up some bills so they are paid directly from your checking account by providing the biller with your account and bank routing numbers. You can set up one-time payments or schedule automatic payments to occur on a specific date each month. • **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. • **Send money**: With People Pay[3] you can send money, free of charge, to anyone you want from your Account to another bank account in the US Virgin Islands, Puerto Rico, and the United States through your mobile phone app.
MANAGE AND MONITOR YOUR ACCOUNT	• Set up your Oriental Online Banking[1] Access and Mobile Banking[2] app. • **E-Statement**: Register to receive your account statement electronically and save money. • Get Account Alerts: Stay informed about your payments, balances, debits, or credits with Online Banking[1] Premium Alerts, so you can monitor your Account against fraud and mitigate the risk of imposing charges related to overdrafts and insufficient funds. Visit orientalbank.com/en/vi and click "Access your accounts" then "Personal banking" and sign in and go to "Customer Service", "Manage alerts". • SecurLOCK™ [5]: Take control of your debit card transactions by monitoring where, when, and how your Oriental debit card is used. • 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[2] application. • Make or program periodic transfers, free of charge, to your Oriental savings account so you see your money grow.

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CERTAIN TERMS, CONDITIONS AND RESTRICTIONS APPLY	[1]**Online Banking** Requires enrollment, visit https://orientalbank.com/en/vi/ . For more information, please see the terms and conditions for using Oriental's Internet banking. Charges from your Internet service provider may apply; for more information consult your provider. [2]**Mobile Banking** Requires enrollment to the Oriental's Online Banking Service. Registration required thru the Oriental Mobile Banking application. For more information, see the terms of use of Oriental's mobile banking. Data connection is required. Charges from your mobile service provider may apply. For more information consult your provider. [3]**People Pay** To make payments with People Pay you must be registered in Online Banking[1]. For more details, please see the terms and conditions of People Pay. [4]**Remote Check Deposit** Check must be payable to the account holder in which it is requested to be deposited and properly endorsed. Subject to Oriental Bank's fund availability policy. [5]**SecurLOCK™** Requires enrollment using the SecurLOCK™ application. For more details, please see the terms of use of SecurLOCK™
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 Oriental Bank 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	