



Name of financial institution: Banco Popular

Checking Account Information

1.	Name of checking account	Totally Free Checking.
2.	Monthly maintenance fee	\$0.00
3.	Minimum opening deposit requirement	\$25.00
4.	Minimum monthly account balance	\$0.00
5.	Accepted forms of alternative ID (non-U.S. government IDs)	Foreign passports are accepted if current, but if not avail., another current foreign, Federal, State or City ID with a photo can be accepted (e.g. Mexican Matricula Consular or Canadian Driver's License).
6.	Within network ATM fees/charges	None.
7.	Out-of-network ATM fees/charges	2 FREE transactions/month; \$1.00 for each transaction afterwards.
8.	What is the cost to order printed checks? Does your bank offer any free checks?	Free Starter Check Kit with 7 checks; \$10.40 for basic order of 150 checks.
9.	Are there any check writing fees?	No.
10.	Can a customer open the account online?	No.
11.	What is the cost / availability of online banking?	Free.
12.	What is the cost / availability of online bill pay?	Free.
13.	Is direct deposit available?	Yes.
14.	Will your bank consider opening an account for someone placed on ChexSystems less than 6 months ago?	Yes, on an exception basis as long as ChexSystems is not related to fraud.

Other Financial Services

15.	What is the cost (if any) of a savings account?	Free if maintain a \$250 min. balance, this includes 6 free pre-authorized debits /month; \$4/month if balance falls below or if a regular scheduled deposit does not occur; plus \$1 for each additional debit after the first 6.
16.	What is the cost / availability of outgoing foreign wire transfers?	\$30 for domestic; \$40 for international.

Other Financial Services (cont.)

17.	What is the cost of a money order?	\$4.00
18.	What is the cost of a cashier's check?	\$10.00
19.	Does your bank offer "small dollar" loans (under \$1,000) or alternative payday loans?	No.
20.	Are auto loans available?	Yes.

Overdraft Policies

21.	Is repayment of outstanding overdrafts required before opening an account at your bank?	Yes.
22.	Does your bank automatically decline coverage of ATM/debit overdrafts?	As of June 21, 2010 customer has to Opt-In for O/D coverage for ATM/Debit Cards.
23.	Does your bank link savings accounts to cover overdraft with no additional fee?	No.
24.	What services or product features does your bank offer to help customers avoid NSF/OD occurrences and fees? (e.g., waiving of fees, email alerts, etc.)	Overdraft Protection with a minor interest charge on balance used; however no fee is charged for using the feature; which is based on credit approval.
25.	Can a customer sign up for text or email messages to notify them of a low account balance?	No.

Other Questions

26.	Does your bank offer any innovative savings programs or other incentives for saving?	Relationship Savings Account: if a customer also maintains a checking account and a savings account, their interest in savings is increased by 25bp
27.	Does your bank offer financial incentives for completing financial education programs?	No.
28.	Can your bank's branches accommodate foreign language speakers, and if so, what languages?	Predominantly Spanish; however other languages may be spoken based on the community demographics.