



**NOTICE TO DEPOSITORS OF DORAL BANK,
SAN JUAN, PUERTO RICO**

****YOUR DEPOSITS HAVE BEEN TRANSFERRED
TO ANOTHER INSTITUTION****

On February 27, 2015 (the "Closing Date"), the Office of the Commissioner of Financial Institutions of Puerto Rico closed Doral Bank (the "Failed Institution"), and appointed the Federal Deposit Insurance Corporation (the "FDIC") as Receiver (the "Receiver"). The FDIC, which insures your deposits in its corporate capacity (the "FDIC"), arranged for the transfer of all deposits ("Deposits") - including the uninsured amounts - at the Failed Institution to another insured depository institution, Banco Popular de Puerto Rico, Hato Rey, Puerto Rico, 00919 (the "Acquiring Institution"). The Acquiring Institution retained some deposits and transferred deposits in various markets to Banco Popular, North America, New York, New York, Centennial Bank, Conway, Arkansas and FirstBank, Santurce, Puerto Rico (individually a "New Institution" and collectively the "New Institutions"). These arrangements should minimize any inconvenience from the closing of the Failed Institution. **You may leave your Deposits in the New Institution, but you must take action to claim ownership of your Deposits.**

1. How to Claim Ownership of Your Deposits

Under federal law 12 U.S.C. Section 1822(e), you must claim ownership of your deposit(s) at the New Institution within eighteen (18) months from the Closing Date. If you do not claim your deposit(s) at the New Institution by August 29, 2016, your deposit(s) will be returned to the FDIC by the New Institution, and you may not be able to claim the deposit(s), except as described below in Section 2.

You may claim your deposit(s) at the New Institution by taking any of the following actions within 18 months from the Closing Date. If you have more than one deposit account, your action in claiming your deposit in one account will automatically claim your deposits in all of your accounts.

- a. Make a deposit to or withdrawal from your account(s). This includes writing a check on any account or having an automated direct deposit credited to, or an automated withdrawal debited from, any account;
- b. Execute a new signature card on your account(s), entering into a new deposit agreement with the New Institution, changing the ownership on your account(s), or renegotiating the terms of a certificate of deposit account;
- c. Provide the New Institution with a completed change of address form; or
- d. Write to the New Institution and notifying it that you wish to keep your account(s) active. Please be sure to include in this notice the name(s) on the account(s), the account numbers, and the signature of an authorized signer on the account(s), with name and address.

Please be aware that bank drafts issued by the Failed Institution, including official checks, cashier's checks, money orders, dividend checks, interest checks, and expense checks, are all considered deposits and must be claimed within 18 months from the Closing Date.

2. Failure to Claim Ownership of Your Deposits within 18 Months

If you do not claim ownership of your deposit(s) at the New Institution within 18 months from the Closing Date, federal law, 12 U.S.C. Section 1822(e), requires the New Institution to return the deposit(s) to the FDIC and the FDIC to deliver the unclaimed deposit(s) as unclaimed property to the state listed in your address in the Failed Institution's records. If your address is outside of the United States, the FDIC is directed to deliver the unclaimed deposit(s) to the state in which the Failed Institution had its main office. If the state accepts custody of your deposit(s), you will have ten years from the date of delivery to claim your deposit(s) from the state in accordance with its unclaimed property laws. If you do not claim your deposit(s) from the state within the ten years, the funds will be returned to the FDIC, and you will be permanently barred from claiming your deposit(s). If the state declines to accept custody of your unclaimed deposit(s), you will be able to claim your deposit(s) directly from the FDIC until the receivership is terminated. However, please note that a receivership may be terminated at any time. Once the receivership is terminated, you will not be able to claim your deposit(s).

3. Your Deposit Relationship with the New Institution

The New Institution needs your correct address. If the address to which this notice has been addressed is no longer your current address, contact the New Institution to ensure that it has your correct address. Similarly, if you have not been receiving account statements, or you have changed your address, you should contact the New Institution. Remember, supplying a completed change of address form to the New Institution will serve to claim your deposit(s).

Your deposit agreement with the Failed Institution is no longer in force. The New Institution will determine the interest rate it will pay on your deposit(s) and will notify you of its rate structure.

If you choose not to keep your deposit(s) at the New Institution, you may withdraw your deposit(s) in whole or in part without an early withdrawal penalty. As stated above, if you have more than one account, withdrawing money from any one of the accounts will serve to claim all of your deposits. Please be informed you may withdraw all or any portion of your certificate of deposit without early withdrawal penalty. Early withdrawal penalties may apply after entering into a new deposit agreement with the New Institution. If you have a loan with the Failed Institution, and you would like to discuss offsetting your deposit(s) against the loan, please contact the FDIC immediately.

4. Challenging Your Final Insurance Determination

In the event you disagree with the FDIC's determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may seek a review of the FDIC's determination in the United States District Court for the federal judicial district where the principal place of business of the Failed Institution was located. **You must file your request for this review no later than 60 days after the date on which your deposit(s) became available to you at the New Institution. Filing a request for review will not prevent you from using the funds in your new account.**