



SUPPLEMENTARY PROVISIONS FOR ACCOUNTS
UNDER THE DIRECT DEPOSIT PROGRAM

In case the Deposit Accounts is opened under the Direct Deposit Program (DDP), the following provisions shall likewise apply:

1. A DDP participant may open only a single, regular savings account with passbook and unlinked to ATM.
2. The BANK may put the account on hold pending verification and confirmation of a report/notice of death or legal incapacity of the recipient or beneficiary of the DDP.
3. The ACCOUNTHOLDER authorizes the BANK to debit from the account any amount erroneously credited thereto as well as benefit payments credited after the death or legal incapacity of the recipient/beneficiary for return to the US Federal Government.
4. All withdrawals from the account shall be made personally except upon the prior written approval and the appointment of a representative payee/legal custodian by the relevant agency authorized by the US Federal Government. The representative payee/legal custodian shall be responsible for any amount withdrawn from the pensioner's/beneficiary's account after death or legal incapacity of the pensioner/beneficiary and shall cause the return of said amount to the BANK.
5. Enrolment under the DDP shall be terminated for any of the following: (a) written request from the program agency of the depositor to terminate the enrollment; (b) death or legal incapacity of the pensioner/beneficiary/depositor; (c) cases of fraud; (d) closure of the account by either the ACCOUNTHOLDER or the BANK; and (e) any other events or circumstances analogous to the foregoing. If the termination is at the instance of the BANK, it shall be effective thirty (30) days from notice to the ACCOUNTHOLDER.
6. The BANK reserves the right to close the Deposit Account of any US pensioner/beneficiary for failure to comply with the requirements imposed by the BANK on maintenance of the Deposit Account and for such other reasons that the BANK may deem appropriate.

PNB LA FEES FOR FUNDS RECEIVED UNDER THE DIRECT DEPOSIT PROGRAM
RECEIVED THROUGH ACH REGARDLESS OF AMOUNT:

PESO ACCOUNT - \$ 8.00 *
DOLLAR ACCOUNT - \$10.00

*effective 01/02/2020

Conforme:

Signature Over Printed Name

NA004N