



## Schedule of Business Fees Effective December 31, 2020

Abandoned Property Processing Fee	\$40.00
Account Balancing Assistance	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Account Inactivity Fee	\$1.00*
ATM / Debit Replacement Card - Standard Delivery	\$5.00 (\$50.00 expedited)
Check Printing	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fees – Customers	5% (after first \$50.00)
Non-Customers	12%
Deposit Ticket Fee	\$1.00 per item
Deposit Account Verification Fee (for credit applications at other institutions)	\$15.00
Foreign Currency Purchase Fee (customers only)	\$7.50
Small Order Additional Fee (under \$300.00)	\$10.00
Overnight Shipping Additional Fee (over \$2,000.00)	\$10.00
Foreign Check Processing Fee (Collection Letter)	\$35.00 per item
Foreign Check Processing Fee (Cash Letter)	\$5.00 per item
Foreign Check Collection Returned Items	\$20.00
Foreign Draft Fee	\$5.00 per item
Foreign Draft Delivery Fee (branch)	\$10.00
Foreign Draft Delivery Fee (client location)	\$15.00
Foreign Draft Stop Payment	Funds returned at current rate
Garnishments/Executions/Levy Processing Fee	\$100.00
International Card Transaction Fee	3.1%
Items Deposited Fee	\$0.16 per item
Money Orders (customers only)	\$4.00
Money Order / Treasurer's Check Replacement Fee	\$35.00
Non-Provident ATM Transaction Fee	\$2.00 <sup>a</sup>
Overdraft/Returned Item Fee (per item)	\$35.00 per item**
Overdraft Sweep Fee	\$7.50 per day <sup>□</sup>
Privately Owned ATM	\$50.00 per month per ATM
Returned Deposited Item	\$10.00 per item
Returned Mail/Incorrect Address	Up to, but no more than \$10.00
Statement Copies	\$3.00
Stop Payment Fee (Includes Home Equity Line of Credit checks)	\$35.00
Sweep Service Fee (per month)	\$125.00 <sup>▲</sup>
Treasurer's Checks (customers only)	\$6.00
Wire Transfers Fee – Domestic Outgoing	\$25.00 <sup>▲</sup>
Foreign Outgoing	\$35.00 <sup>▲</sup>
Reverse Wire	Domestic Outgoing Fee + \$5.00 <sup>▲</sup>
Domestic / International Incoming Wire	\$10.00

**Please refer to the Cash Management Fee Schedule for fees on any of the following services:** Lockbox Services<sup>▲</sup>, ACH Services (including Third Party Payment Processing), RSA Secure Tokens, Payroll Services, Positive Pay<sup>▲</sup>, Merchant Card Processing, Wire Services<sup>▲</sup>, Remote Deposit Capture<sup>▲</sup>.

\* Inactivity Fee – Assessed per month after three (3) consecutive months with balance less than \$10.00 and no transaction activity

\*\*Overdraft/Returned Item applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee assessed up to five (5) items per day. The amounts of any overdraft, including fees, are due and payable immediately or on demand. We will retain full discretion to decline to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent to an agreement to the contrary, such payment does not create a duty to pay future overdrafts.

<sup>□</sup>In the event that there are not enough funds in the sweep account to cover the overdraft, we will sweep all available funds to the overdrafted account. In the event that this happens, your account will be charged both the Overdraft Sweep Fee and the Overdraft / Returned Item Fee.

<sup>▲</sup>Non-Provident ATM Transaction Fees will be calculated for the entire month, and will be charged as one fee at the end of the month. The Non-Provident ATM Transaction fee will be incurred even with the use of a SUM network ATM.

<sup>▲</sup> These fees can be offset by earnings credit.

<b>NOT A DEPOSIT - NOT FDIC-INSURED – NOT INSURED BY FEDERAL GOVERNMENT AGENCY</b>			
<b>NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK</b>			
Safe Deposit Box Annual Rental Fees			
2" x 5"	\$40.00	Safe Deposit Drilling Fee	\$150.00
3" x 5"	\$45.00	Safe Deposit Lost Key Fee	\$25.00
5" x 5"	\$70.00	Safe Deposit Box Rental Late Fee (after 30 days)	\$10.00
3" x 10"	\$75.00		
5" x 10"	\$110.00		
10" x 10"	\$200.00		

**Business Money Market:** Minimum daily balance requirement to avoid the imposition of fees; Maintenance Fee of \$10.00 will be imposed every month if the balance falls below \$1,500 at any point during the month.

**Private Client Business Money Market:** Minimum daily balance requirement to avoid the imposition of fees; Maintenance Fee of \$25.00 will be imposed every month if the balance falls below \$250,000 at any point during the month.

**Business Savings \*\* :** Minimum daily balance requirement to avoid imposition of fees; Maintenance Fee of \$5.00 will be imposed every month if the balance falls below \$500 at any point in the month.

**Classic Business Checking <sup>^</sup>:** No minimum daily balance requirement, and no Monthly Maintenance Fee. Up to 50 items deposited and paid checks included with account, per item deposited fees and deposit tickets fees will be charged after first 50 items.

**Small Business Checking <sup>^</sup>:** Monthly Maintenance Fee of \$50.00 includes fees for Checks Paid, Deposit Tickets, and Items Deposited | Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$100,000; Fee will be waived if your account balance is \$250,000.

**Commercial Checking <sup>^</sup>:** Minimum daily balance requirement \$25,000 | Monthly Maintenance Fee of \$150.00 includes fees for Checks Paid, Deposit Tickets, and Items Deposited; Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$500,000; Fee will be waived if your account balance is \$1,000,000.

**ProvX <sup>^</sup>:** Minimum daily balance requirement \$500,000 | Monthly Maintenance Fee of \$500.00 includes fees for Checks Paid, Deposit Tickets, and Items Deposited; Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$1,000,000; Fee will be waived if your account balance is \$2,500,000.

**ProvX+ <sup>^</sup>:** Minimum daily balance requirement \$1,000,000 | Monthly Maintenance Fee of \$1,000 includes fees for Checks Paid, Deposit Tickets, and Items Deposited | Receives 10 Domestic Outgoing Wires at no charge, subsequent Domestic Outgoing Wires \$10.00 per item | Outgoing Foreign Wires \$15.00 per item; Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$2,500,000; Fee will be waived if your account balance is \$5,000,000.

**ProvX Partner <sup>^</sup>:** Minimum daily balance requirement \$2,500,000 | Monthly Maintenance Fee of \$5,000 includes fees for Checks Paid, Deposit Tickets, and Items Deposited | Receives up to 100 combined Domestic or Foreign Outgoing Wires at no charge, subsequent Outgoing Wires \$10.00 per item; Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$10,000,000; Fee will be waived if your account balance is \$20,000,000.

<sup>^</sup> These fees can be offset by earnings credit.

++ Variable rates are subject to change daily up to and including account opening. Variable rate interest products require a \$10.00 minimum balance to earn interest. Interest is compounded monthly and credited monthly.

<sup>^</sup> Refer to Cash Management Fee Schedule for additional information specific to Cash Management services and these products.

**All Checking Accounts**

This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, DIF insurance protection, or your monthly statement.

**Premature Certificate of Deposit Withdrawal Penalty (a penalty may be imposed for withdrawals before maturity)**

*If your account has an original maturity date of:*

- 3 to 12 months
- 13 to 36 months
- 37 to 48 months
- 49 months or more

*The fee assessed will equal:*

- 91 days of interest on the amount subject to penalty
- 180 days of interest on the amount subject to penalty
- 365 days of interest on the amount subject to penalty
- 540 days of interest on the amount subject to penalty

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.