

- * 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.
- ¶ 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.
- ³ Non-BankProv 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-BankProv ATM Transaction fee will be incurred even with the use of a SUM network ATM.
- Δ Additional RDC Account Monthly Fee – This fee is charged for up to four (4) additional accounts. Additional accounts added over the fourth account will not be charged this fee.
- ᵇ Fee waived for Warehouse Operating Accounts.
- ▲ These fees can be offset by earnings credit.

<u>NOT A DEPOSIT - NOT FDIC-INSURED – NOT INSURED BY FEDERAL GOVERNMENT AGENCY</u>			
<u>NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK</u>			
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 the balance falls below \$1,500 at any point during the month.

Private Client Business Money Market & Prestige Business Money Market⁺⁺: Minimum daily balance requirement to avoid the imposition of fees; Maintenance Fee of \$25.00 will be imposed every month 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 the balance falls below \$500 at any point in the month.

Business Interest Checking⁺⁺: Monthly Maintenance Fee \$25.00; This fee applies if your minimum daily balance is less than \$100,000. | Deposit Ticket Fee \$0.10 per item

Community Advantage Business Checking[▲]: Monthly Maintenance Fee \$10.00 | Deposit Ticket Fee \$0.15 per item

▲ 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.

Classic Business Checking: No minimum daily balance requirement, and no Monthly Maintenance Fee.

- Up to 50 items deposited included with account, per item deposited fees will be charged after first 50 items. This account is charged per item, based on this fee schedule.
- This account is not eligible for any of the following services: Direct Transmission Services FBO Accounts, or Data Exchange Services.

Small Business Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$50.00 includes fees for Items Deposited, up to 50 single item ACH Debits or Credits Originated per month, Monthly RDC Fees for 150 checks, and RDC Scanner Rental.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your average daily account balance is \$100,000; Fee will be waived if your average daily account balance is \$250,000.
- This account is not eligible for any of the following services: Direct Transmission Services FBO Accounts, or Data Exchange Services.

Commercial Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$150.00 includes fees for Items Deposited, Domestic / Foreign Incoming Wire Fees, up to 500 single item ACH Debits or Credits Originated, Monthly RDC Fees for up to 250 checks, RDC Scanner Rental, Positive Pay Fee, and Unlimited Direct Transmission Files.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your average daily account balance is \$500,000; Fee will be waived if your average daily account balance is \$1,000,000.
- This account is not eligible for any of the following services: FBO Accounts.

ProvX Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$500.00 includes fees for Items Deposited, Domestic / Foreign Incoming Wire Fees, up to 5000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, and unlimited Direct Transmission Files.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your average daily account balance is \$1,000,000; Fee will be waived if your average daily account balance is \$2,500,000.
- This account is not eligible for any of the following services: FBO Accounts.

ProvX+ Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$1,000 includes fees for Items Deposited, Domestic / Foreign Incoming Wire Fees, up to 10,000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, and Unlimited Direct Transmission Files.
- 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 average daily account balance is \$2,500,000; Fee will be waived if your average daily account balance is \$5,000,000.

ProvX Partner Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$5,000 includes fees for Items Deposited, FBO Account Fee, Domestic / Foreign Incoming Wire Fees, up to 25,000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, Unlimited Direct Transmissions.
- 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 average daily account balance is \$10,000,000; Fee will be waived if your average daily account balance is \$20,000,000.

Warehouse Operating Account: No minimum daily balance requirement.

- Includes up to 500 single item ACH Debits or Credits Originated per month, and waived Incoming Wire Fees.
- Must have a BankProv Warehouse Agreement in place to open.

Warehouse Pledge Account: Minimum daily balance requirement based on BankProv Warehouse Agreement in place.

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

If your account has an original maturity date of:

The fee assessed will equal:

3 to 12 months

91 days of interest on the amount subject to penalty

13 to 36 months

180 days of interest on the amount subject to penalty

37 to 48 months

365 days of interest on the amount subject to penalty

49 months or more

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.