



Schedule of Standard Fees Effective February 1, 2023

Account Balancing Assistance	\$25.00 per hour
Account Closed Within 90 Days of Opening Fee	\$10.00
Account Research Fee	\$25.00 per hour
ATM / Debit Card Replacement Fee – Standard Delivery	\$5.00 (\$50.00 expedited)
Check Printing Costs	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fee – customers	5% (after first \$50.00)
non-customers	12% all amounts
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	Up to 1.1%, minimum fee of .01 ^B
IRA Annual Fee	\$15.00
IRA Closeout / Transfer Fee	\$25.00
Money Order Fee (customers only)	\$4.00 *
Money Order Replacement Fee	\$35.00
Non-BankProv ATM Transaction Fee	\$2.00 * ^a
Overdraft / Returned Item Fee	\$35.00 per item**
Overdraft Sweep Fee	\$7.50 per day* [□]
Returned Mail / Incorrect Address Fee	Up to, but not more than \$10.00
Statement Copies	\$3.00 each
Stop Payment Fee (Includes Home Equity Line of Credit Checks)	\$35.00
Treasurers' Check Fee	\$6.00 *
Treasurers' Check Replacement Fee	\$35.00
Wire Transfer Fee – Domestic Outgoing	\$25.00* ^C
Foreign Outgoing	\$50.00 ^C

*Fee waived for customers with Prestige and Private Checking accounts

**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 (\$5.00 for 18/65 customers). A fee for ATM or one-time POS transactions are charged only if the customer has opted in. 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.

^aNon-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.

^B Fee waived for customers Private Checking accounts

^C Fee waived for Max Savings accounts

NOT A DEPOSIT - NOT FDIC-INSURED – NOT INSURED BY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK

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		

Basic Checking Your Basic Checking account has unlimited check writing privileges. A Minimum Daily Balance Requirement of \$500.00 is required to avoid a \$5.00 Monthly Maintenance Fee. Monthly statement – via eStatement (with check images and online banking is required for viewing); or mailed printed statement (without check images).

Prestige Checking Your Prestige checking account has unlimited check writing as well as other account features. A Combined Deposit Relationship Daily Balance of \$20,000 is required to avoid a \$20.00 Monthly Maintenance Fee. Combined deposits include all personal and business checking, savings, money markets Certificates of Deposit and IRA accounts. Inclusion of business account balances is restricted to owners of the business entity.

Additional account features:

- No Non-BankProv ATM transaction fees at machines that we do not own or operate
- Up to \$15.00 refunded monthly on ATM Surcharge Fees imposed by Non-BankProv ATM owners
- No Fee for Money Orders and Treasurer's Checks
- No Fee for Check Reorders
- Monthly statement – via eStatement (with check images and online banking is required for viewing); or mailed printed statement (with check images)

Private Client Checking Your Private Client checking account has unlimited check writing as well as other account features. A Combined Deposit Relationship Daily Balance of \$1,000,000 is required to avoid a \$100.00 Monthly Maintenance Fee. Combined deposits include all personal and business checking, savings, money markets Certificates of Deposit and IRA accounts. Inclusion of business account balances is restricted to owners of the business entity.

Additional account features:

- No Non-BankProv ATM transaction fees at machines that we do not own or operate
- Monthly refund on all ATM Surcharge Fees imposed by Non-BankProv ATM owners
- No Fee for Money Orders and Treasurer's Checks
- No Fee for Check Reorders
- Monthly statement – via eStatement (with check images and online banking is required for viewing); or mailed printed statement (with check images)
- International Debit Card with no International Card Transaction Fees

18/65 Accounts: Massachusetts law prohibits banks from imposing any fee, charge or other assessment against the non-business savings or checking account of any person 65 years or older, or 18 years or younger. All persons on the account must meet the age requirements, with the exception of the spouse or cosigner of the primary owner who meets the requirements.

- A reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment of a check drawn on said account has been refused because of insufficient funds shall not exceed \$5.00 per check.
- If you are 65 or older, or 18 or younger you will automatically qualify for this exemption for Basic Checking and Statement Savings accounts.

Checking Accounts Including 18/65, Basic, Prestige, and Private Checking

- Types of Point-of-Sale Transactions: You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, or participating financial institution if the merchant permits.

Statement Savings A Minimum Daily Balance Requirement of \$250.00 is required to avoid the \$5.00 Monthly Maintenance Fee.

Max Savings No minimum balance to open this account and no monthly maintenance fee. This account is only available with an active Max My Interest™ subscription at maxmyinterest.com.

Money Market A Minimum Daily Balance Requirement of \$1,500 is required to avoid the \$10.00 Monthly Maintenance Fee.

Private Client Money Market & Prestige Money Market A Minimum Daily Balance Requirement of \$250,000 is required to avoid the \$25.00 Monthly Maintenance Fee.

Money Market IRA A Minimum Daily Balance Requirement of \$1,500 is required to avoid the \$10.00 Monthly Maintenance Fee. Funds in Money Market IRA's are subject to all the IRA rules and regulations. The only withdrawals permitted from this account are distributions and require the assistance of a BankProv Personal Banker and an IRA Distribution Form. Due to the nature of this IRA account, interest will be paid if the account is closed before interest has been credited. No checks will be issued with this account, nor any automatic transfers be allowed.

All Accounts Telephone Transfers: A telephone transfer of funds from checking, statement savings and money market accounts to another account with us, if otherwise arranged for or permitted, may be made by the same person and under the same conditions generally applicable to withdrawals made in writing.

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.