


## Provident Checking Accounts

Account Features	eVantage	Provident Value Checking™	Provident Value Plus™ Checking	Gold Advantage <sup>1</sup> (50+)	Teen <sup>2</sup> (13-19)
Minimum Opening Balance	\$25	\$100	\$100	\$100	\$25
Monthly Service Charge	\$4.95	\$15 <sup>3</sup>	\$15	\$5	\$0
Monthly Service Charge with Paper Statement	---	See Below <sup>3</sup>	\$17	\$7	---
Minimum Daily Balance to Waive Service Charge	---	See Below <sup>3</sup>	\$2,500 and Direct Deposit	\$1,000	---
Earns Interest	---	---	✓	✓	---
Unlimited Check Writing	---	✓	✓	✓	✓
Additional Benefits					
Visa® Debit Card	✓	✓	✓	✓	✓
Access to 55,000  ATMs	✓	✓	✓	✓	✓
No Foreign ATM Fee <sup>4</sup>	✓	✓	✓	✓	✓
MyProvident® Online Banking	✓	✓	✓	✓	✓
MyProvident Mobile® Banking <sup>5</sup>	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓
Direct Deposit	✓	✓	✓	✓	✓
Savings Overdraft	✓	✓	✓	✓	✓
Overdraft Line of Credit (subject to approval)	✓	✓	✓	✓	---
Safe Deposit Box	---	---	---	See Below <sup>6</sup>	---

<sup>1</sup> Standard Provident Bank checks (Limit of one (1) box per year - image style only PWBLN) or \$5 towards the purchase of any other style check per year. Does not include delivery and applicable tax.

<sup>2</sup> A parent or guardian must be joint owner on the account for teens who are 13-17 years of age.

<sup>3</sup> To reduce the monthly service charge of \$15 during each statement cycle, you must be enrolled in the applicable services AND conduct the required number of transactions as mentioned in these three (3) steps. 1. Receive monthly eStatements. 2. Recurring monthly Direct Deposit. 3. Use your Provident Bank Visa® Debit Card 20 times or more (excludes ATM Transactions). Completing only one (1) of the steps mentioned above, during a statement cycle, will reduce the total monthly service charge by \$5 for that statement cycle. Completing only two (2) of the steps mentioned above, during a statement cycle, will reduce the monthly service charge by \$10 for that statement cycle. Additional fees and charges may apply to the direct deposit, electronic statement, and debit card services. Entering a separate service agreement will be required to activate some services. Debit card transactions are based on the transaction posting date. "Month" corresponds with the monthly statement cycle.

<sup>4</sup> Provident Bank does not charge a foreign ATM fee, however service fees charged by other ATM owners still apply. Other Provident Bank fees may apply, including but not limited to International Service Assessment Fees.

<sup>5</sup> Carrier's message and data rates apply. Additional terms and conditions apply as provided in the mobile agreement/addendum.

<sup>6</sup> 2x5 Safe deposit box or equivalent credit towards annual fee of any size box.

For specific and additional account details, please refer to Provident's Deposit Account Agreement and Disclosure booklet, Personal Account Disclosures, and Schedule of Fees. All rates, fees, terms and programs are subject to change without notice except as required by law. ©2017 Provident Bank. All rights reserved.



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