

## Provident Savings Accounts

Account Features	Basic <sup>1</sup>	Savings Plus <sup>1</sup>	Young Investors <sup>1</sup>	Money Market Plus <sup>1</sup>	Asset Management <sup>1</sup>	Certificate of Deposit
Minimum Opening Balance	\$100	\$1,000	\$25	\$2,500	\$2,500	\$1,000
Monthly Service Charge	\$4	\$10	\$0	\$15	\$15	\$0
Monthly Service Charge with Paper Statement	\$6	\$12	---	\$17	\$17	\$0
Minimum Daily Balance to Waive Service Charge	\$300	\$1,000	\$0	\$5,000	\$5,000	---
Earns Interest	✓	✓	✓	✓	✓	✓
Additional Benefits						
MyProvident <sup>®</sup> Online Banking	✓	✓	✓	✓	✓	✓
MyProvident Mobile <sup>®</sup> Banking <sup>2</sup>	✓	✓	✓	✓	✓	✓
Online Bill Pay	---	---	---	---	✓	---
eStatements	✓	✓	✓	✓	✓	✓
Direct Deposit	✓	✓	✓	✓	✓	---
Link to Checking for Overdraft Protection	✓	✓	✓	✓	---	---

<sup>1</sup> Excess Activity Fee of \$15/transaction after six (6) withdrawals and/or transfers each monthly statement cycle by check (for accounts with check privileges), ACH, Preauthorized Transaction, Online Banking, Sweep, Overdraft Protection, or similar device drawn by the account holder to third parties.

<sup>2</sup> Carrier's message and data rates apply. Additional terms and conditions apply as provided in the mobile agreement/addendum.

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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