

COMMERCIAL ANALYSIS SCHEDULE OF FEES

Effective: March 1, 2018

Earnings Credit: 0.25%

Account Disclosure

Provident's Commercial Analysis checking is for businesses that frequently use a variety of our bank services. With this account, we measure the services you use against your Earnings Credit based on the balances you keep in your account. We charge you for those services that are not offset by the Earnings Credit.

Accounts used as part of the Commercial Analysis process must be set up in a group. Group accounts will be linked at our sole discretion. An account can only be part of one group.

We assess a monthly maintenance charge to which we add fees for services you use. Please refer to Provident Bank's Schedule of Fees for frequently used services. The designated service charge account will be assessed the difference if the analysis determines that the Earnings Credit is not sufficient to cover the charges. Certain fees may be charged at the time of the transaction against the account on which it occurred.

Earnings Credit provides an opportunity for you to offset your monthly service charge and most service fees by maintaining sufficient balances on deposit. The Earnings Credit is based on the 13 week T-Bill, as posted in the Wall Street Journal on the first business day of each month, minus 150 basis points. Provident Bank reserves the right to pay a higher rate. The total amount of Earnings Credit will be figured by multiplying the Earnings Credit rate by your average collected monthly balance. If the Earnings Credit is greater than the amount of fees assessed, your service charge will be zero (0). Any remaining Earnings Credit will not carry over to the next month.

Provident Bank reserves the right to determine, at our discretion, whether an account will be eligible for Commercial Analysis and to discontinue the Commercial Analysis service with or without cause or notice except as required by law. We may change this agreement at any time. For example: we may add, delete or amend terms, conditions, and other provisions. Account requires minimum of \$500 to open. Additional fees may apply.

Account Maintenance	\$25 per month
Account Research	\$35 per hour
ACH Debits	\$0.20 per item
ATM Deposits	No Charge
ATM Withdrawals	No Charge
Checks	\$0.18 per item
Coin	
Bagged Coin	\$5 per bag
Boxed Coin	\$7.50 per box
Rolled Coin	\$0.20 per roll
Collection Item (Domestic)	\$30 per item
Collection Item (International)	\$100 per item
Courier Service.25% Handling Fee + Negotiated Rate	
Currency & Coin Deposited/Ordered	\$1.50 per \$1,000
Copies	
Paid Check	\$5 per item
Statement (Per Statement)	\$5 in branch
All Other Photocopies	\$3 per page
Debit Card Replacement	\$5 per card
Rush Order (Debit Card)	\$75
Deposits Made	\$1.30 per deposit
Early Closure	\$25
(Applies to accounts closed within 6 months of opening)	
Fax Service	\$5 per page
Legal Process	\$125 + Attorney Fees
(Levy, Attachment, Restraining Order, or other legal process)	
May Change as Prescribed by Law	
Night Drop Key	No Charge
Night Drop Key Replacement	\$10 per key
Official Checks	
Cashiers Check	\$10 per item
Money Order	\$6 per item



FDIC Less Legal Reserve 10% Avg. Collected Balance

Online Banking No Charge
 ACH Origination Service..... \$30 per month
 ACH Origination Batch No Charge
 ACH Origination Per Item \$0.20 per item
 Bill Pay No charge
 On-Us Checks Cashed.....\$1.10 per item

Overdraft¹

These fees apply to transactions made by check, in-person, Point of Sale (POS), or other electronic withdrawals.

Insufficient Funds (Paid or Returned).....\$35
 Uncollected Funds.....\$35
 Overdrawn Account Fee\$25
 (One Time Charge Applied After The 5th Business Day Of Continuous Overdraft)

¹Any transaction of \$10.00 or less will not be assessed an Insufficient Funds or Uncollected Funds charge.

Plastic Bags..... \$0.30 per bag

Provident Check Scan \$75 per month
 (Remote Deposit Service)

Returned Check (Deposited item)\$15 per item

Stop Payment. \$30 per stop
 (Check, Electronic Withdrawal, Renewals and Bill Payment)

Temporary Checks \$1 per check
 (Max. of 12 Checks)

Transit Items Deposited.....\$0.20 per item

Verification of Deposit.....\$25 per item

Wire Transfer Fee

Domestic Incoming\$15 each
 Domestic Outgoing\$30 each
 International Incoming\$20 each
 International Outgoing\$50 each