



Overdraft Fees*

These fees apply to all checking and savings accounts for transactions made by check, in-person, recurring Point of Sale (POS), or other electronic withdrawals.

Insufficient Funds Fee (<i>Paid</i>)	\$29
Insufficient Funds Fee (<i>Returned</i>).....	\$29
Insufficient Funds Fee (<i>Personal Nonrecurring POS</i>).....	\$20
Insufficient Funds Fee (<i>Business Nonrecurring POS</i>)....	\$29
Overdraft Line of Credit Transfer Fee (<i>Personal</i>).....	\$7
Overdraft Line of Credit Transfer Fee (<i>Business</i>)	\$10
Overdrawn Account Fee (<i>One time charge applied after the 5th calendar day of continuous overdraft</i>)	\$20
Savings Overdraft Transfer Fee (<i>Personal</i>).....	\$10
Uncollected Funds Fee.....	\$29

*Maximum of four (4) Insufficient Funds Fees and/or four (4) Uncollected Funds Fee per day on checks, ACH and POS transactions. Any POS transaction of \$10.00 or less will not be assessed an ISF or UCF charge.

Safe Deposit Boxes

All sizes are not available in every branch location. Check with your local branch for availability.

Box Size	Annual Rental
2 x 5	\$35
3 x 5	\$45
5 x 5	\$65
3 x 10	\$80
5 x 10	\$95
10 x 10	\$150
Forced Box.....	\$150
Late Payment Fee.....	\$15

Retirement Account Services

(BRP) Annual Trustee Fee Savings Option.....	\$20
(BRP) Distribution Fee (<i>Lump Sum Distribution</i>)	\$25
(BRP) Outgoing Transfer.....	\$50
(IRA) Annual Trustee Fee Savings Option	\$20
(IRA) Distribution Fee (<i>Lump Sum Distribution</i>)	\$25
(IRA) Outgoing Transfer	\$50

SCHEDULE OF FEES

Personal / Business Checking and Savings

Boxed Coin	\$5.00
Rolled Coin	\$0.10
Check Printing Fee..... (Prices Vary) + \$7.95 Shipping Fee	
Deposited Check Returned	\$15
Early Closure Fee.....	\$20
<i>(Applies to accounts closed within 6 months of opening date)</i>	
Lost ATM / Debit Card	\$5
Merchant Point of Sale (<i>POS, PIN based purchases</i>)..	No Charge
Online Banking	No Charge
Online Bill Pay.....	No Charge
Provident Bank ATM Transactions	No Charge
Non-Provident Bank ATM Transactions.....	No Charge
Stop Payment	\$25
<i>(Check, Electronic Debit, Renewals and Bill Payment)</i>	
Verification of Deposit.....	\$10

Wire Transfer

Domestic Wire Transfer of Funds	
Incoming	\$15
Outgoing	\$30
International Wire Transfer of Funds	
Incoming	\$20
Outgoing	\$45

Service Charges

Account History Printout (<i>Per Page</i>)	\$5
Account Research	\$30/hr.
Call Center Assisted Transfer	\$2
Cashiers Check.....	\$8
Money Order.....	\$5
Coupon Collection Envelope	\$15
Collection Item Fee (<i>Domestic</i>).....	\$30
Collection Item Fee (<i>International</i>).....	\$100
Copy of Monthly Statement.....	\$5
Copy of Paid Checks.....	\$4
Endorsement Guarantee	\$20
Fax Service (<i>Per Page</i>).....	\$3
Photocopy (<i>Per Page</i>).....	\$1
Legal Process (<i>Levy, Attachment, Restraining Order, or other legal process</i>)	
Fee may change as prescribed by law.....	\$100
Non-Customer Provident Bank Check Cashing Fee....	\$5
Notary Service (<i>Per Signature</i>)	\$10
Travelers Cheques	1% of purchase
Travelers Cheques For Two	2% of purchase
Gift Cards.....	\$4
Gift Checks	\$2.50



Charges and fees are effective as of **March 1, 2012** and are subject to change without notice except as required by law.