

# Business Account Products

ACCOUNT FEATURES	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	BUSINESS CASH MANAGEMENT	BUSINESS SAVINGS	COMMUNITY ADVANTAGE	ATTORNEY CLIENT TRUST
<b>ATM Free Access to Allpoint ATMs</b>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa® Business Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa® Business Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> </ul>	<ul style="list-style-type: none"> <li>▲ "Deposit Only" ATM card</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>
<b>Overdraft Protection</b>	<ul style="list-style-type: none"> <li>▲ Subject to credit approval</li> </ul>	<ul style="list-style-type: none"> <li>▲ Subject to credit approval</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>
<b>Monthly Service Charge</b>	<ul style="list-style-type: none"> <li>▲ \$12</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$13</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$13</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$5</li> </ul>	<ul style="list-style-type: none"> <li>▲ None</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$5</li> </ul>
<b>Minimum Balance Service Charge Waiver</b>	<ul style="list-style-type: none"> <li>▲ \$3,000 balance or</li> <li>▲ \$10,000 in any linked savings account</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$2,000 balance or</li> <li>▲ \$5,000 in any savings linked account</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$2,500</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$300</li> </ul>	<ul style="list-style-type: none"> <li>▲ None</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$1,000</li> </ul>
<b>Minimum Opening Deposit Requirement</b>	<ul style="list-style-type: none"> <li>▲ \$500</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$500</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$2,500</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$100</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$100</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$100</li> </ul>
<b>Limitations, Additional Requirements, Other Distinctive Features, or Important Information</b>	<ul style="list-style-type: none"> <li>▲ Debits from ATM are not subject to excess debit fee</li> <li>▲ Low to moderate transaction volume</li> <li>▲ Available ONLY to Sole Proprietorships, Corporations, LLCs, LLPs and Partnerships</li> </ul>	<ul style="list-style-type: none"> <li>▲ Debits from ATM are not subject to excess debit fee</li> <li>▲ Low to moderate transaction volume</li> <li>▲ Available ONLY to Sole Proprietorships, Non-Profit Corporations and Organizations</li> </ul>	<ul style="list-style-type: none"> <li>▲ See <sup>1</sup> below</li> </ul>	<ul style="list-style-type: none"> <li>▲ See <sup>1</sup> below</li> <li>▲ If a minimum balance of \$300 is not maintained for the entire month, there will be a \$1 fee for every withdrawal after 2 withdrawals for the month (including ATM)</li> <li>▲ Available ONLY to Sole Proprietorships, Corporations, Partnerships and any Non-Profit Organizations</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available ONLY to Community Groups, Clubs, Churches and Non-Profit Organizations</li> <li>▲ Low to moderate transaction volume. Organizations exceeding 150 debits or 25 deposits per month may not qualify for this account</li> </ul>	<ul style="list-style-type: none"> <li>▲ This account is available to California attorneys who must establish and maintain an interest-bearing demand deposit trust account, and to deposit into the account all client funds held by the attorney that are either nominal in amount or on deposit for a short period of time</li> </ul>
<b>Payment of Interest</b>	<ul style="list-style-type: none"> <li>▲ None</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$2,000</li> <li>▲ Compounded monthly</li> <li>▲ Credited monthly</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$2,500</li> <li>▲ Compounded monthly</li> <li>▲ Credited monthly</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$10</li> <li>▲ Compounded daily</li> <li>▲ Credited quarterly</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$1</li> <li>▲ Compounded monthly</li> <li>▲ Credited monthly</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$1</li> <li>▲ Compounded monthly</li> <li>▲ Credited monthly</li> </ul>
<b>Online Banking</b>	<ul style="list-style-type: none"> <li>▲ No Set Up Fee</li> <li>▲ \$9.95 per month per business</li> <li>▲ Includes Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Set Up Fee</li> <li>▲ \$9.95 per month per business</li> <li>▲ Includes Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Set Up Fee</li> <li>▲ \$9.95 per month per business</li> <li>▲ Bill Pay Not Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Set Up Fee</li> <li>▲ \$9.95 per month per business</li> <li>▲ Bill Pay Not Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Set Up Fee</li> <li>▲ \$9.95 per month per business</li> <li>▲ Bill Pay Not Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>
<b>Excess Activity Fee</b>	<ul style="list-style-type: none"> <li>▲ \$0.30 per debit over 150 debits</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$0.30 per debit over 150 debits</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$15 per transaction</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$15 per transaction</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>

<sup>1</sup>There is no limit on the number of withdrawals or transfers of funds to other Provident Savings Bank accounts made in person, by mail, or automated teller machine. For purpose of this account, a withdrawal means the receipt by the account holder of a direct payment from Provident Savings Bank. All other withdrawals or transfers of funds are restricted to six (6) per statement cycle. No more than six (6) may be made by check, draft or similar device drawn by the account holder to third parties. Withdrawals/Transfers in excess of these limits will subject the account to loss of transfer capabilities, excess activity fee or closure.

\*Foreign ATM fees charged by Provident Bank are waived on this account. Service fees charged by other ATM owners still apply.

Please refer to Provident's Account Agreement and Schedule of Fees for additional account information. The Bank reserves the right to change the terms and conditions of any account.