


# Personal Checking Products

ACCOUNT FEATURES	"POSITIVELY FREE" CHECKING	TEEN CHECKING	VALUE PLUS CHECKING	OPPORTUNITY CHECKING	GOLD ADVANTAGE
<b>ATM/Visa® Check Card</b> Free Access to  ATMs	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa Check Card is free (no monthly fee)</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa Check Card is free (no monthly fee)</li> <li>▲ Lower Visa Check Card limits: - ATM: \$100 - POS: \$300</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa Check Card is free (no monthly fee)</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa Check Card is free (no monthly fee)</li> <li>▲ Automatically qualifies for Visa Gold Debit Card</li> </ul>
<b>Overdraft Protection</b>	<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>▲ Available</li> <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>▲ Available</li> <li>▲ (Subject to credit approval)</li> </ul>
<b>Monthly Service Charge</b>	<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>▲ \$10</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$15</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>
<b>Minimum Balance Service Charge Waiver</b>	<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>▲ \$2,500</li> <li>▲ Direct Deposit in this account waives monthly service charge</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>Minimum Opening Deposit Requirement</b>	<ul style="list-style-type: none"> <li>▲ No minimum</li> <li>▲ This account is not active until a deposit is made</li> </ul>	<ul style="list-style-type: none"> <li>▲ \$1</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>Cancelled Checks Returned</b>	<ul style="list-style-type: none"> <li>▲ Check safekeeping service is required on this account</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ Images provided free</li> </ul>	<ul style="list-style-type: none"> <li>▲ Check safekeeping service is required on this account</li> </ul>	<ul style="list-style-type: none"> <li>▲ Images provided free</li> </ul>
<b>Limitations, Additional Requirements, Other Distinctive Features, or Important Information</b>	<ul style="list-style-type: none"> <li>▲ Unlimited Check Writing</li> </ul>	<ul style="list-style-type: none"> <li>▲ Offered to teens between 16 to 18 years old</li> </ul>	<ul style="list-style-type: none"> <li>▲ Unlimited Check Writing</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available to individuals who have been reported to ChexSystems, and have cleared any outstanding balances</li> </ul>	<ul style="list-style-type: none"> <li>▲ Offered to individuals 50+ years of age</li> <li>▲ Check Buy-Back Program (Buy back other bank's checks, \$5 per box - max 1 box)</li> <li>▲ FREE Cashier's Checks (Limit of 5 per month)</li> <li>▲ FREE Travelers Cheques</li> <li>▲ FREE Safe Deposit Box (\$30 towards annual fee)</li> </ul>
<b>Payment of Interest</b>	<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>▲ 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>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ Minimum balance to earn interest is \$0.01</li> <li>▲ Compounded monthly</li> <li>▲ Credited monthly</li> </ul>
<b>Direct Deposit</b>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>
<b>Online Banking</b>	<ul style="list-style-type: none"> <li>▲ Bill Pay Included Free!</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> <li>▲ Bill Pay Not Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Bill Pay Included Free!</li> </ul>	<ul style="list-style-type: none"> <li>▲ Bill Pay Included Free!</li> </ul>	<ul style="list-style-type: none"> <li>▲ Bill Pay Included Free!</li> </ul>
<b>eStatements</b>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>	<ul style="list-style-type: none"> <li>▲ Available</li> </ul>
<b>Check Order Discount</b>	<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>▲ \$5 off any check style</li> </ul>	<ul style="list-style-type: none"> <li>▲ N/A</li> </ul>	<ul style="list-style-type: none"> <li>▲ Free checks (1 box per year Blue Custom - Image style only PWBLN) or \$5 towards the purchase of checks</li> </ul>

\*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.