


# Personal Checking Products

ACCOUNT FEATURES	"POSITIVELY FREE" CHECKING	TEEN CHECKING	VALUE PLUS CHECKING	OPPORTUNITY CHECKING	GOLD ADVANTAGE
<b>ATM/Visa® Debit Card</b> Free Access to  ATMs	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa® Debit Card is free (no monthly fee)</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa® Debit Card is free (no monthly fee)</li> <li>▲ Lower Visa® Debit Card limits: - ATM: \$100 - POS: \$300</li> </ul>	<ul style="list-style-type: none"> <li>▲ No Foreign ATM fees*</li> <li>▲ Visa® Debit 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>▲ Automatically qualifies for Visa® Gold Debit Card (no monthly fee)</li> </ul>
<b>Overdraft Protection</b>	<ul style="list-style-type: none"> <li>▲ Available (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 (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 (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>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>▲ 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>	<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 PWBLNS) 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.