

# Personal Savings Products

ACCOUNT FEATURES	BASIC SAVINGS	SAVINGS PLUS	YOUNG INVESTORS OF PROVIDENT (YIP)	MONEY MARKET PASSBOOK	MONEY MARKET PLUS	ASSET MANAGEMENT	FIXED RATE CERT. OF DEPOSIT
<b>ATM Free Access to Allpoint ATMs</b>	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ No Foreign ATM fees* ▲ Available to minors 16 years of age & above ▲ To receive ATM card, account must be in the name of minor and a parent or guardian	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ N/A
<b>Monthly Service Charge</b>	▲ \$2	▲ \$3	▲ None	▲ \$10	▲ \$10	▲ \$10	▲ N/A
<b>Minimum Balance Service Charge Waiver</b>	▲ \$100	▲ \$1,000	▲ N/A	▲ \$1,000	▲ \$2,500	▲ \$10,000	▲ N/A
<b>Minimum Opening Deposit Requirement</b>	▲ \$100	▲ \$1,000	▲ \$5	▲ \$1,000	▲ \$1,000	▲ \$1,000	▲ \$1,000
<b>Limitations, Additional Requirements, Other Distinctive Features, or Important Information</b>	▲ If a minimum balance of \$100 is not maintained for the entire month, there will be a \$1 fee for every withdrawal after 2 withdrawals for the month (including ATM) ▲ See <sup>1</sup> below	▲ See <sup>1</sup> below	▲ Available to minors under the age of 18 ▲ The minor must be the TIN recipient ▲ See <sup>1</sup> below	▲ See <sup>1</sup> below	▲ A checking account with direct deposit must be opened and maintained to keep this account ▲ See <sup>1</sup> below	▲ Check Access (Limited) ▲ See <sup>1</sup> below	▲ Various terms available ▲ 3 months - 5 years ▲ A penalty will or may be imposed for early withdrawal
<b>Payment of Interest</b>	▲ Minimum balance to earn interest is \$10 ▲ Compounded daily ▲ Credited quarterly	▲ Minimum balance to earn interest is \$100 ▲ Compounded daily ▲ Credited quarterly	▲ Minimum balance to earn interest is \$5 ▲ Compounded daily ▲ Credited quarterly	▲ Minimum balance to earn interest is \$2,500 ▲ Compounded daily ▲ Credited quarterly	▲ Minimum balance to earn interest is \$2,500 ▲ Compounded daily ▲ Credited quarterly	▲ Minimum balance to earn interest is \$2,500 ▲ Compounded monthly ▲ Credited monthly	▲ Rate is fixed for term of account ▲ Minimum balance to earn interest is \$1,000 ▲ Compounded daily ▲ Credited quarterly
<b>Excess Activity Fee</b>	▲ \$10 per transaction	▲ \$10 per transaction	▲ \$10 per transaction	▲ \$10 per transaction	▲ \$10 per transaction	▲ \$10 per transaction	▲ N/A

<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.