

Business Account Products

ACCOUNT FEATURES	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	BUSINESS SAVINGS	BUSINESS CASH MANAGEMENT	COMMUNITY ADVANTAGE	ATTORNEY CLIENT TRUST	COMMERCIAL ANALYSIS
ATM	<ul style="list-style-type: none"> ▲ Visa® Business Debit Card ▲ Free Access to Allpoint ATMs ▲ No foreign ATM fees* 	<ul style="list-style-type: none"> ▲ Visa® Business Debit Card ▲ Free Access to Allpoint ATMs ▲ No foreign ATM fees* 	<ul style="list-style-type: none"> ▲ Linked to Visa® Debit Card ONLY with Basic Business Checking and Business Interest Checking ▲ No foreign ATM fees* 	<ul style="list-style-type: none"> ▲ Linked to Visa® Debit Card ONLY with Basic Business Checking and Business Interest Checking ▲ No foreign ATM fees* 	<ul style="list-style-type: none"> ▲ "Deposit Only" ATM card 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ Visa® Business Debit Card ▲ Free Access to Allpoint ATMs ▲ No foreign ATM fees*
Overdraft Protection Plan Available	<ul style="list-style-type: none"> ▲ Business Overdraft Line of Credit (Subject to credit approval) 	<ul style="list-style-type: none"> ▲ Business Overdraft Line of Credit (Subject to credit approval) 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ Business Overdraft Line of Credit (Subject to credit approval)
Monthly Service Charge	<ul style="list-style-type: none"> ▲ \$12 ▲ \$0.30 per debit over 150 debits 	<ul style="list-style-type: none"> ▲ \$15 ▲ \$0.30 per debit over 150 debits 	<ul style="list-style-type: none"> ▲ \$5 	<ul style="list-style-type: none"> ▲ \$13 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ Please refer to Commercial Analysis Fee Schedule for additional fees
Minimum Balance Service Charge Waiver	<ul style="list-style-type: none"> ▲ \$3,000 minimum daily balance or ▲ \$10,000 in any linked savings account 	<ul style="list-style-type: none"> ▲ \$3,000 minimum daily balance or ▲ \$10,000 in any linked savings account 	<ul style="list-style-type: none"> ▲ \$300 	<ul style="list-style-type: none"> ▲ \$2,500 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A
Minimum Opening Deposit Requirement	<ul style="list-style-type: none"> ▲ \$100 	<ul style="list-style-type: none"> ▲ \$200 	<ul style="list-style-type: none"> ▲ \$100 	<ul style="list-style-type: none"> ▲ \$2,500 	<ul style="list-style-type: none"> ▲ \$100 	<ul style="list-style-type: none"> ▲ \$500 	<ul style="list-style-type: none"> ▲ \$500
Limitations, Additional Requirements, Other Distinctive Features, or Important Information	<ul style="list-style-type: none"> ▲ Low to moderate transaction volume ▲ Available to Corporations, LLCs, LLPs, Partnerships or Sole Proprietorships 	<ul style="list-style-type: none"> ▲ Low to moderate transaction volume ▲ Available ONLY to Sole Proprietorships or Non-Profit Corporations 	<ul style="list-style-type: none"> ▲ See ¹ below ▲ If a minimum balance of \$300 is not maintained for the entire month, there will be a \$2 fee for every withdrawal after 2 withdrawals for the month (including ATM) 	<ul style="list-style-type: none"> ▲ See ¹ below 	<ul style="list-style-type: none"> ▲ Low to moderate transaction volume. Organizations exceeding 150 debits or 25 deposits per month may not qualify for this account ▲ Available ONLY to Non-Profit Organizations 	<ul style="list-style-type: none"> ▲ 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 	<ul style="list-style-type: none"> ▲ Available to businesses that frequently use a variety of our bank services. Earnings credit which will not carry over to the next month offsets the monthly service charge and most service fees by maintaining sufficient balances on deposit. Service fees that are not offset by the Earnings Credit will be charged.
Payment of Interest	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	<ul style="list-style-type: none"> ▲ Compounded daily ▲ Credited quarterly 	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	<ul style="list-style-type: none"> ▲ N/A
Online Banking	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ Includes Bill Pay ▲ FREE eStatements Available ▲ Remote Deposit Capture available** ▲ ACH Origination Services available** 	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ Includes Bill Pay ▲ FREE eStatements Available ▲ Remote Deposit Capture available** ▲ ACH Origination Services available** 	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ Includes Bill Pay ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ FREE Basic Business Online Banking ▲ No Set Up Fee ▲ Includes Bill Pay ▲ FREE eStatements Available
Excess Activity Fee	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ \$15 per transaction¹ 	<ul style="list-style-type: none"> ▲ \$15 per transaction¹ 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A 	<ul style="list-style-type: none"> ▲ N/A

¹\$15 per transaction after six withdrawals and/or transfers each monthly statement cycle by check (for accounts with check privileges), preauthorized or automatic transfer (e.g., automatic payments to an insurance company), draft, point-of-sale debit card, telephone and/or online banking.

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

**Subject to credit approval. Service fees may 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.