


Personal Checking Products

ACCOUNT FEATURES	VALUE CHECKING	VALUE PLUS CHECKING	GOLD ADVANTAGE	TEEN CHECKING
Visa® Debit Card Free Access to  ATMs	<ul style="list-style-type: none"> ▲ No Foreign ATM fees* ▲ Visa® Debit Card 	<ul style="list-style-type: none"> ▲ No Foreign ATM fees* ▲ Visa® Debit Card 	<ul style="list-style-type: none"> ▲ No Foreign ATM fees* ▲ Automatically qualifies for Visa® Gold Debit Card 	<ul style="list-style-type: none"> ▲ No Foreign ATM fees* ▲ Visa® Debit Card
Overdraft Protection	<ul style="list-style-type: none"> ▲ Savings Overdraft ▲ Overdraft Line of Credit (Subject to credit approval) 	<ul style="list-style-type: none"> ▲ Savings Overdraft ▲ Overdraft Line of Credit (Subject to credit approval) 	<ul style="list-style-type: none"> ▲ Savings Overdraft ▲ Overdraft Line of Credit (Subject to credit approval) 	<ul style="list-style-type: none"> ▲ Savings Overdraft
Monthly Service Charge	▲ \$15	▲ \$10	▲ \$5	▲ N/A
Monthly Service Charge Waiver	<ul style="list-style-type: none"> ▲ Waive \$5 for using your Provident Bank Visa® Debit Card for 13 + purchases each statement cycle ▲ Waive \$5 for recurring Direct Deposit OR a minimum of 3 online Bill Payments each statement cycle ▲ Waive \$5 for eStatements enrollment 	<ul style="list-style-type: none"> ▲ \$2,500 minimum daily balance <u>AND</u> Direct Deposit 	<ul style="list-style-type: none"> ▲ \$1,000 minimum daily balance 	▲ N/A
Minimum Opening Deposit Requirement	▲ \$100	▲ \$100	▲ \$100	▲ \$25
Limitations, Additional Requirements, Other Distinctive Features, or Important Information	▲ Unlimited check writing	▲ Unlimited check writing	<ul style="list-style-type: none"> ▲ Offered to individuals 50+ years of age ▲ FREE Cashier's Checks (Limit of 5 per month) ▲ FREE Travelers Cheques ▲ FREE 2x5 Safe Deposit Box or up to \$35 towards annual fee ▲ Unlimited check writing 	<ul style="list-style-type: none"> ▲ Offered to teens 16 & 17 years of age ▲ Parent or Guardian must be joint owner on the account ▲ Unlimited check writing
Payment of Interest	▲ N/A	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	<ul style="list-style-type: none"> ▲ Compounded monthly ▲ Credited monthly 	▲ N/A
Direct Deposit	▲ Available	▲ Available	▲ Available	▲ Available
Online Banking	<ul style="list-style-type: none"> ▲ Bill Pay Included FREE ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ Bill Pay Included FREE ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ Bill Pay Included FREE ▲ FREE eStatements Available 	<ul style="list-style-type: none"> ▲ Bill Pay Included FREE ▲ FREE eStatements Available
Check Order Discount	▲ N/A	▲ \$5 off any check style	<ul style="list-style-type: none"> ▲ Free checks (1 box per year Blue Custom - Image style only PWBLNS) or \$5 towards the purchase of any other style check per year (postage is not included) 	▲ N/A

*Foreign ATM fees charged by Provident Bank are waived on this account. Service fees charged by other ATM owners still apply. Other Provident Bank fees may apply, including but not limited to International Service Assessment Fees. 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.