



Progressive Bank Personal Banking Solutions

All monthly service fees based on account minimum balances.

PROGRESSIVE "LITE" CHECKING

No Monthly Service Fee and no Per Item Charges

- ◆ Available to individuals only
- ◆ \$100 minimum to open
- ◆ No monthly service fee
- ◆ No per check charge
- ◆ Monthly online statement (*\$3.00 monthly fee for Paper Statement*)
- ◆ *Unlimited* check writing
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$500 Progressive Overdraft Privilege*

PROGRESSIVE CHECKING

- ◆ Available to individuals, nonprofit organizations, and churches
- ◆ \$100 minimum to open
- ◆ Monthly Balance and Fee schedule as follows:

<i>\$800 and above</i>	<i>No service fee</i>
<i>\$500—\$799.99</i>	<i>\$8</i>
<i>\$350—\$499.99</i>	<i>\$9</i>
<i>Below \$350</i>	<i>\$10</i>
- ◆ Electronic transactions *at no cost*
- ◆ First 15 checks or other non-electronic withdrawals per month are *at no cost*
- ◆ 12¢ per check/non-electronic withdrawal above 15 per month (this fee is waived if average daily balance is \$1,500 or more)
- ◆ 25¢ per item deposited above 20 per month
- ◆ Check images provided in monthly statements and online
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

Progressive Checking service fee is waived for non-profit organizations and churches

PROGRESSIVE 55 CHECKING

Progressive Checking with additional perks-

- ◆ Available to individuals age 55 years and older
- ◆ \$100 minimum to open
- ◆ No monthly service charge
- ◆ No per check charge
- ◆ Check images provided in monthly statements and online
- ◆ *Unlimited* check writing
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ Basic Style Progressive 55 Checks *at no cost*
- ◆ Official Checks *at no cost*
- ◆ Notary Service *at no cost*
- ◆ 10 basis points bonus on CD rates (excludes specials)
- ◆ \$800 Progressive Overdraft Privilege*

INTEREST CHECKING

Progressive Checking with Interest-

- ◆ Available to individuals, nonprofit organizations, churches, and sole proprietorships
- ◆ \$100 minimum to open
- ◆ No service fee for balances of \$1,500 and above
- ◆ \$12 service fee for balances below \$1,500
- ◆ First 15 checks or other non-electronic withdrawals per month are *at no cost*
- ◆ 12¢ per check/non-electronic withdrawal above 15 per month (this fee is waived if average daily balance is \$2,500 or more)
- ◆ 25¢ per item deposited above 20 per month
- ◆ Interest paid on balances of \$1,000 and above
- ◆ Check images provided in monthly statements and online
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

Member FDIC

⁺Lost/Damaged Card fee may apply. *Overdraft Privilege pending approval. Overdraft Fees of \$35.00 would apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. To maintain *Overdraft Privilege*, account balance must be positive for at least one day in any 30 day period. We may not pay your overdraft if you have not Opted-In for all transaction types or if you do not have sufficient available *Overdraft Privilege* to cover the amount of the overdraft and any associated fees.

TREASURY RATE CHECKING

Unlimited transaction account that may pay a higher rate-

- ◆ Available to individuals and nonprofit organizations
- ◆ \$5,000 minimum to open
- ◆ No service fee for balances of \$5,000 and above
- ◆ Service fee of \$25 plus 20¢ per withdrawal for balances below \$5,000
- ◆ 25¢ per item deposited above 20 per month
- ◆ Treasury Rate checks *at no cost*
- ◆ Check images provided in monthly statements and online
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card*
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ Interest Tiers:
 - \$100,000 and above
 - \$50,000—\$99,999.99
 - \$20,000—\$49,999.99
 - \$5,000—\$19,999.99
 - Below \$5,000 (no interest paid)
- ◆ \$1,500 Progressive Overdraft Privilege*

The Interest Rate and Annual Percentage Yield (APY) on balance tiers of \$5,000.00 or more will be based on the **Progressive Bank Treasury Rate Index**. This Index will be at least 75% and up to 125% of the current 30 day T-bill rate. At our discretion, we may change the number and ranges of tier levels.

MONEY MARKET CHECKING

Limited transaction account that earns money market rates-

- ◆ Available to individuals only
- ◆ \$2,000 minimum to open
- ◆ No service fee for balances of \$2,500 and above
- ◆ \$12 service fee for balances below \$2,500
- ◆ Interest paid on balances of \$2,500 and above
- ◆ Six (6) transfers allowed per month (including up to 3 by check to third parties)
- ◆ \$10 fee on each transaction over 6 non-personal transactions per month
- ◆ 25¢ per item deposited above 20 per month
- ◆ Check images provided in monthly statements and online
- ◆ ATM/Debit Card*
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

INVESTMENT MONEY MARKET CHECKING

Limited transaction account that earns higher money market rates for higher balances-

- ◆ Available to individuals only
- ◆ \$5,000 minimum to open
- ◆ No service fee for balances of \$5,000 and above
- ◆ \$15 service fee for balances below \$5,000
- ◆ Interest paid on balances of \$5,000 and above
- ◆ Six (6) transfers allowed per month (including up to 3 by check to third parties)
- ◆ \$10 fee on each transaction over 6 non-personal transactions per month
- ◆ 25¢ per item deposited above 20 per month
- ◆ Check images provided in monthly statements and online
- ◆ ATM/Debit Card*
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

PERSONAL SAVINGS SOLUTIONS

PROGRESSIVE SAVINGS

Regular savings for a rainy day!

- ◆ Available to individuals only
- ◆ \$100 minimum to open
- ◆ Fees waived for accountholders 17 and younger
- ◆ \$2 service fee for every withdrawal over three (3) per calendar quarter regardless of balance
- ◆ 25¢ per item deposited over 20 per month
- ◆ Limited by federal regulation to a maximum of six (6) transfers from savings in any 4 week period. Excessive Withdrawal Fee of \$10.00 each after six.
- ◆ No service fee for balances above \$400. Quarterly service fee of \$9.95 for balances below \$400

POWER SAVINGS

Earn even more money on your savings-

- ◆ Available to individuals only
- ◆ \$100 minimum to open
- ◆ Interest Tiers:
 - \$0- \$2,499.99
 - \$2,500- \$9,999.99
 - \$10,000- \$24,999.99
 - \$25,000 and above
- ◆ \$2 service fee for every withdrawal over three (3) per calendar quarter regardless of balance
- ◆ 25¢ per item deposited over 20 per month
- ◆ Limited by federal regulation to a maximum of six (6) transfers from savings in any 4 week period. Excessive Withdrawal Fee of \$10.00 each after six.
- ◆ No service fee for balances above \$400. Quarterly service fee of \$9.95 for balances below \$400

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