

PROGRESSIVE BANK MISCELLANEOUS BANKING FEES

EFFECTIVE DATE – NOVEMBER 1, 2017

OVERDRAFT FEES

Paid Overdraft Item Fee ⁺	\$35.00
Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. <i>(For PERSONAL accounts only - Maximum of \$210/day – In addition, we will <u>not</u> charge a Paid Overdraft Item Fee for items that overdraw your account by <u>\$5.00 or less in aggregate</u> for a single day's transactions)</i>	
Returned Insufficient Item Fee	\$35.00
Daily Overdraft Balance Fee	\$4.95/day
<i>(begins at the end of the 4th business day overdrawn)</i>	
<i>NOTE: For PERSONAL accounts only, this fee will <u>only</u> be charged when the account is overdrawn by more than \$50.00.</i>	
Safety Net Overdraft Protection Transfer Fee <i>(if you are enrolled)</i>	\$10.00/transfer

DEBIT CARD / ATM FEES

Replacement Card	\$15.00
<i>+ Applicable Special Handling Fees</i>	
Transactions at non-Progressive Bank ATMS <i>(ATM Foreign Transaction Fee)</i>	\$2.00
Non-Customer ATM Transactions	\$3.00

WIRE TRANSFER FEES (CUSTOMERS ONLY)

Incoming	\$15.00
Outgoing	\$20.00
International – Incoming	\$15.00
International – Outgoing	\$55.00

RESEARCH & STATEMENT SERVICES

Account Research <i>(per hour – one hour minimum)</i>	\$20.00
Account Balancing <i>(per hour – one hour minimum)</i>	\$20.00
Duplicate Statement <i>(Statement Copy)</i>	\$5.00
Current Activity Printout	\$1.50
Check Copy Fee <i>(per copy)</i>	\$1.00
Special Statement Cycle <i>(per month)</i>	\$20.00
Special Statement <i>(with items)</i>	\$5.00
Special Statement <i>(without items)</i>	\$2.00
Special Handling Fee <i>(per month)</i>	\$10.00
Two Signature Verification <i>(per month)</i>	\$25.00
Returned/Undeliverable Statement Fee <i>(per month)</i>	\$5.00
Returned/Undeliverable Mail Fee <i>(per month)</i>	\$5.00
Paper Statement Fee <i>(per month)</i>	
Progressive Lite Checking	\$3.00
Simply Business Checking	\$10.00
All Other Account Types	N/C

NIGHT DEPOSITORY SERVICES

Annual Fee	\$25.00
Night Deposit Bag – Locking <i>(each)</i>	\$20.00
Night Depository Key	
New or Replacement <i>(each)</i>	\$25.00

OTHER FEES

Stop Payment Fee / Stop Item Charge	\$35.00
Official Check <i>(Progressive Bank Customers only)</i>	\$5.00
Canadian / International Item Fee	\$30.00
Deposited Returned Items / Return Item Charge	\$7.00
Deposited Returned Items / Return Item Charge <i>(Re-clears – Special Instructions)</i>	\$2.00
Counter Checks <i>(Set of 5)</i>	\$1.00
Telephone Transfer Fee <i>(assisted only)</i>	\$2.00
Legal Process Fee <i>(garnishment, tax levy, etc.)</i>	\$50.00
Dormant Account Fee <i>(per month – balances less than \$5,000.00)</i>	\$5.00
Charged-Off Account Fee <i>(per account)</i>	\$35.00
Loan Coupon Book <i>(Consumer Reorder only)</i>	\$10.00
Collection Item <i>(+ paying bank charges)</i>	\$10.00
Photocopy Fee <i>(per page)</i>	\$1.00
Fax Services <i>(per page)</i>	\$2.00
Cash Services (ALL BUSINESS ACCOUNTS)	
Rolled Coin <i>(per roll)</i>	\$.08
Currency <i>(per strap)</i>	\$.30
Notary Service <i>(Progressive Bank Customers only)</i>	\$5.00
Printed Checks and Supplies	Varies

*For accounts with an *Overdraft Privilege* limit, the account balance must be positive for at least one day in any 35-day period to retain the privilege. 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.



**PROGRESSIVE
BANK**

Member FDIC

PROGRESSIVE BANK PERSONAL BANKING FEES

All monthly service charges based on account minimum balances.

Progressive Lite Checking

No Monthly Service Charge or Per Item Fees
Free monthly Online Statement (\$3.00 Monthly Paper Statement Fee)

New Start Checking

\$9.95 Monthly Service Charge
(reduced to \$4.95 with regular monthly Direct Deposit)

Progressive Checking

<u>Balance</u>	<u>Service Charge</u>
\$800.00 and Above	No Service Charge
\$500.00 - \$799.99	\$8.00
\$350.00 - \$499.99	\$9.00
Below \$350.00	\$10.00

ALL electronic transactions are free. First 15 checks / other non-electronic withdrawals are free. \$12 each after 15. First 20 items deposited are free. \$25 each after 20. Transaction fee waived if avg. daily balance is \$1,500 or more.

BanClub Checking

Basic Plan \$10.00/month Additional Plan \$11.00/month
Family Plan \$12.00/month

ALL electronic transactions are free. First 15 checks / other non-electronic withdrawals are free. \$12 each after 15. First 20 items deposited are free. \$25 each after 20. Transaction fee waived if avg. daily balance is \$1,500 or more

Interest (NOW) Checking

Minimum Balance to Earn Interest: \$1,000.00

<u>Balance</u>	<u>Service Charge</u>
\$1,500.00 and Above	No Service Charge
Below \$1,500.00	\$12.00

ALL electronic transactions are free. First 15 checks / other non-electronic withdrawals are free. \$12 each after 15. First 20 items deposited are free. \$25 each after 20. Transaction fee waived if avg. daily balance is \$2,500 or more. For BanClub Interest Checking, the appropriate BanClub Plan fee will be added to the Monthly Service Fee.

Treasury Rate Checking (Personal and NonProfit)

Minimum Balance to Earn Interest: \$5,000.00

<u>Balance</u>	<u>Service Charge</u>
\$5,000.00 and Above	No Service Charge
Below \$5,000.00	\$25.00 + \$.20 per withdrawal

First 20 items deposited are free. \$25 each after 20.

Money Market Checking

Minimum Balance to Earn Interest: \$2,500.00

<u>Balance</u>	<u>Service Charge</u>
\$2,500.00 and Above	No Service Charge
Below \$2,500.00	\$12.00

Excessive Withdrawal Fee* \$10.00 First 20 items deposited are free. \$25 each after 20.

Investment Money Market Checking

Minimum Balance to Earn Interest: \$5,000.00

<u>Balance</u>	<u>Service Charge</u>
\$5,000.00 and Above	No Service Charge
Below \$5,000.00	\$15.00

Excessive Withdrawal Fee* \$10.00 First 20 items deposited are free. \$25 each after 20.

Ultimate Money Market Checking

Minimum Balance to Earn Interest: \$25,000.00

<u>Balance</u>	<u>Service Charge</u>
\$25,000.00 and Above	No Service Charge
Below \$25,000.00	\$25.00

Excessive Withdrawal Fee* \$10.00 First 20 items deposited are free. \$25 each after 20.

*Six (6) non-personal withdrawals allowed per month per federal regulation. Excessive Withdrawal Fee applies to each non-personal withdrawal over six.

Progressive Savings / Power Savings

No Minimum Balance to Earn Interest

<u>Balance</u>	<u>Service Charge</u>
\$400.00 and Above	No Service Charge
Below \$400.00	\$12.00/quarter

Fees waived for accountholders age 17 and younger (Progressive Savings only)

\$2.00 Service Charge for every withdrawal over 3 per calendar quarter regardless of balance. First 20 items deposited are free. \$25 each after 20. Limited by federal regulation to a maximum of 6 transfers FROM Savings in any 4-week period. Excessive Withdrawal Fee: \$10.00 per item.

PROGRESSIVE BANK BUSINESS BANKING FEES

All monthly service fees based on account minimum balances.

Simply Business Checking (formerly Free Business Checking)

No Monthly Service Charge.
50 free non-electronic items per statement cycle.
\$.30/item over 50 each month. Electronic transactions are FREE.
Rolled Coin: \$.08/roll Currency: \$.30/strap
Free monthly Online Statement
(\$10.00 Monthly Fee for Paper Statements)

Business Lite Checking

<u>Balance</u>	<u>Service Charge</u>
\$3,000.00 and Above	No Service Charge
Below \$3,000.00	\$12.00

Monthly Service Charge Waived if Average Balance is \$5,000 or greater.

100 Free Transactions each Month (checks, deposits, items deposited).
\$.30 each after 100.

Rolled Coin: \$.08/roll Currency: \$.30/strap

Basic Business Checking

<u>Balance</u>	<u>Service Charge</u>
\$5,000.00 and Above	No Service Charge
Below \$5,000.00	\$12.00

First 100 Debits Free each month. \$.50 each over 100.
Deposited items limited to 50 each month. **\$.14** each over 50.

Rolled Coin: \$.08/roll Currency: \$.30/strap

Commercial Analysis Checking

\$16.00 monthly account maintenance \$.18 per each debit paid
\$.25 per each deposit credited \$.14 per each item deposited
Negative Position Charge: 8% each day of Average Negative Available Balance
Additional 2% each day of Average Negative Ledger Balance
FDIC Assessment: \$.16 per \$1,000 up to \$250,000 Balance
(based on average ledger balance)
Money Service Business (MSB) Fee (*MSBs only*): \$300/month
Rolled Coin: \$.08/roll Currency: \$.30/strap
Deposited Coin & Currency: \$.10/\$100 deposited
Earnings Credit applied to service charges.

Business Interest Checking

Minimum Balance to Earn Interest: \$1,000.00

\$15.00 monthly account maintenance below \$2,500.00
\$.18 per each debit paid \$.25 per each deposit credited
\$.14 per each item deposited

Rolled Coin: \$.08/roll Currency: \$.30/strap

Business Money Market Account

Minimum Balance to Earn Interest: \$2,500.00

\$15.00 monthly account maintenance below \$2,500.00
\$.18 per each debit paid \$.25 per each deposit credited
\$.14 per each item deposited
Excessive Withdrawal Fee* \$10.00

Ultimate Business Money Market Checking

Minimum Balance to Earn Interest: \$2,500.00

\$20.00 monthly account maintenance below \$2,500.00
\$.18 per each debit paid \$.25 per each deposit credited
\$.14 per each item deposited
Excessive Withdrawal Fee \$10.00*

*Six (6) non-personal withdrawals allowed per month per federal regulation. Excessive Withdrawal Fee applies to each non-personal withdrawal over six.

Progressive Business Savings

No Minimum Balance to Earn Interest

<u>Balance</u>	<u>Service Charge</u>
\$500.00 and Above	No Service Charge
Below \$500.00	\$12.00/quarter

\$2.00 Service Charge for every withdrawal over 3 per calendar quarter regardless of balance. First 20 items deposited are free. \$25 each after 20. Limited by federal regulation to a maximum of 6 transfers FROM Savings in any 4-week period. Excessive Withdrawal Fee: \$10.00 per item.