

# PROGRESSIVE BANK MISCELLANEOUS BANKING FEES

AS OF JUNE 17, 2016

## OVERDRAFT FEES

<b>Paid Overdraft Item Fee<sup>+</sup></b>	<b>\$35.00</b>
Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. <i>(Maximum of \$210/day – we will <u>not</u> charge a Paid Overdraft Item Fee for items that overdraw your account by \$5.00 or less in aggregate for a single day's transactions.)</i>	
<b>Return Insufficient Item Fee</b>	<b>\$35.00</b>
<b>Daily Overdraft Balance Fee</b>	<b>\$4.95/day</b>
<i>(begins at the end of the 4<sup>th</sup> business day overdrawn)</i>	
<b>Safety Net Overdraft Protection Transfer Fee</b>	
<i>(if you are enrolled)</i>	<b>\$10.00/transfer</b>

## DEBIT CARD / ATM FEES

<b>Replacement Card</b>	<b>\$15.00</b>
<i>+ Applicable Special Handling Fees</i>	
<b>Transactions at non-Progressive Bank ATMS</b>	<b>\$1.00</b>
<b>Non-Customer ATM Transactions</b>	<b>\$3.00</b>

## WIRE TRANSFER FEES (CUSTOMERS ONLY)

<b>Incoming</b>	<b>\$15.00</b>
<b>Outgoing</b>	<b>\$20.00</b>
<b>International – Incoming</b>	<b>\$15.00</b>
<b>International – Outgoing</b>	<b>\$55.00</b>

## RESEARCH & STATEMENT SERVICES

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

## NIGHT DEPOSITORY SERVICES

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

## OTHER FEES

<b>Stop Payment Fee</b>	<b>\$35.00</b>
<b>Official Check</b> <i>(Progressive Bank Customers only)</i>	<b>\$5.00</b>
<b>Canadian / International Check Processing</b>	<b>\$15.95</b>
<b>Deposited Returned Items</b>	<b>\$5.00</b>
<b>Deposits Returned Items</b>	
<i>(Re-clears – Special Instructions)</i>	<b>\$2.00</b>
<b>Counter Checks</b> <i>(Set of 5)</i>	<b>\$1.00</b>
<b>Telephone Transfers</b> <i>(assisted)</i>	<b>\$1.00</b>
<b>Legal Process Fee</b> <i>(garnishment, tax levy, etc.)</i>	<b>\$50.00</b>
<b>Dormant Account Fee</b>	
<i>(per month – balances less than \$5,000.00)</i>	<b>\$5.00</b>
<b>Charged-Off Account Fee</b> <i>(per account)</i>	<b>\$35.00</b>
<b>Loan Coupon Book</b> <i>(Consumer Reorder only)</i>	<b>\$10.00</b>
<b>Collection Item</b> <i>(+ paying bank charges)</i>	<b>\$10.00</b>
<b>Photocopy Fee</b> <i>(per page)</i>	<b>\$1.00</b>
<b>Fax Services</b> <i>(per page)</i>	<b>\$2.00</b>
<b>Cash Services (ALL BUSINESS ACCOUNTS)</b>	
<b>Rolled Coin</b> <i>(per roll)</i>	<b>\$0.08</b>
<b>Currency</b> <i>(per strap)</i>	<b>\$3.00</b>
<b>Notary Service</b>	<b>\$5.00</b>
<b>Printed Checks and Supplies</b>	<b>Varies</b>

<sup>+</sup>For accounts with an *Overdraft Privilege* limit, the account balance must be positive for at least one day in any 30-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 fees based on account minimum balances.

### Progressive Lite Checking

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

### Progressive Checking

<u>Balance</u>	<u>Fee</u>
\$800.00 and Above	No Service Fee
\$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 Checking

Minimum Balance to Earn Interest: \$1,000.00

<u>Balance</u>	<u>Fee</u>
\$1,500.00 and Above	No Service Fee
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>Fee</u>
\$5,000.00 and Above	No Service Fee
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>Fee</u>
\$2,500.00 and Above	No Service Fee
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>Fee</u>
\$5,000.00 and Above	No Service Fee
Below \$5,000.00	\$15.00

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

### Premium / Premium Select / Ultimate Money Market Checking

Minimum Balance to Earn Interest: \$25,000.00

<u>Balance</u>	<u>Fee</u>
\$25,000.00 and Above	No Service Fee
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>Fee</u>
\$400.00 and Above	No Service Fee
Below \$400.00	\$9.95

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

\$2.00 Service Fee 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.

## PROGRESSIVE BANK BUSINESS BANKING FEES

All monthly service fees based on account minimum balances.

### Simply Business Checking (*formerly Free Business Checking*)

No Monthly Service Fee.

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

Monthly Service Fee 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>Fee</u>
\$5,000.00 and Above	No Service Fee
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: \$100/month (MSBs only)

Rolled Coin: \$.08/roll

Currency: \$.30/strap

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

### Premium Business / 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>Fee</u>
\$500.00 and Above	No Service Fee
Below \$500.00	\$9.95

\$2.00 Service Fee 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.