

PROGRESSIVE BANK MISCELLANEOUS BANKING FEES

AS OF JUNE 30, 2013

FEE CHANGES IN **BOLD** EFFECTIVE **AUGUST 15, 2013**

OVERDRAFT FEES

Paid Overdraft Item Fee	\$35.00
Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. <i>(Maximum of \$210/day – if the resulting daily overdraft balance will be more than \$5.00 no fees will be charged)</i>	
Return Insufficient Item Fee	\$35.00
Daily Overdraft Balance Fee	\$4.95/day
<i>(begins at the end of the 4th business day overdrawn)</i>	
Safety Net Overdraft Protection Transfer Fee	\$10.00/transfer
<i>(if you are enrolled)</i>	

DEBIT CARD / ATM FEES

Replacement Card	\$10.00
+ Applicable Special Handling Fees	
Transactions at non-Progressive Bank ATMS	\$1.00
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
Returned / Undeliverable Statement Fee <i>(per month)</i>	\$3.00
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

SAFE DEPOSIT BOX FEES

Late Payment Fee <i>(per month)</i>	\$10.00
Key Deposit / Replacement	\$10.00
Drilling and Lock Replacement Fee <i>(+ cost)</i>	\$50.00
Rental Fees – Standard Sizes <i>(annually)</i>	
3 x 5	\$27.95
5 x 5	\$40.95
3 x 10	\$45.95
5 x 10	\$55.95
10 x 10	\$105.95

NOTE: \$5.95 discount from Standard Rate with auto-debit of rental payment.

OTHER FEES

Stop Payment Fee	\$35.00
Official Check <i>(Progressive Bank Customers only)</i>	\$5.00
Canadian / International Check Processing	\$15.95
Deposited Returned Items	\$5.00
Deposits Returned Items <i>(Re-clears – Special Instructions)</i>	\$2.00
Counter Checks <i>(Set of 5)</i>	\$1.00
Telephone Transfers <i>(assisted)</i>	\$1.00
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
Closed Account Fee – Checking / Savings <i>(if closed within first 90 days of account opening)</i>	\$20.00
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	
Rolled Coin <i>(per roll)</i>	\$.08
Currency <i>(per strap)</i>	\$.30
Notary Service	\$5.00
Printed Checks and Supplies	Varies



**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.

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.

75 free non-electronic items per statement cycle.

\$.25/item over 75 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>
\$2,500.00 and Above	No Service Fee
Below \$2,500.00	\$12.00

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

150 Free Transactions each Month (checks, deposits, items deposited).
\$.25 each after 150.

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. \$.12 each over 50.
Rolled Coin: \$.08/roll Currency: \$.30/strap

Commercial Analysis Checking

\$15.00 monthly account maintenance \$.16 per each debit paid
\$.20 per each deposit credited \$.12 per each item deposited
Interest on Negative Collected Balance -- Prime + 3%
Earnings Credit applied to service charges.
Rolled Coin: \$.08/roll Currency: \$.30/strap

Business Interest Checking

Minimum Balance to Earn Interest: \$1,000.00

\$12.00 monthly account maintenance below \$2,500.00
\$.16 per each debit paid \$.20 per each deposit credited
\$.12 per each item deposited
Rolled Coin: \$.08/roll Currency: \$.30/strap

Business Money Market Account

Minimum Balance to Earn Interest: \$2,500.00

\$12.00 monthly account maintenance below \$2,500.00
\$.16 per each debit paid \$.20 per each deposit credited
\$.12 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
\$.16 per each debit paid \$.20 per each deposit credited
\$.12 per each item deposited
Excessive Withdrawal Fee \$10.00

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.