

# **Progressive Bank Personal Banking Solutions**

#### PROGRESSIVE "LITE" CHECKING

#### No Monthly Service Charge and no Per Item Charges

- ♦ Available to individuals only
- ♦ \$100 minimum to open
- ♦ No monthly service charge
- ♦ 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<sup>+</sup>
- ♦ ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet 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:

\$800 and above No service fee \$500—\$799.99 \$8 \$350—\$499.99 \$9 Below \$350 \$10

- ♦ 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<sup>+</sup>
- ♦ ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet 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<sup>+</sup>

- ATM transactions at Progressive Bank ATMs at no cost
- ◆ Internet 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<sup>+</sup>
- ♦ ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet Banking and Online Bill Payer *at no cost*
- \$800 Progressive Overdraft Privilege\*

All monthly service fees based on minimum daily balance.

\*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. \*Lost/Damaged Card fee may apply.

#### TREASURY RATE CHECKING

## Unlimited transaction account that earns money market rates-

- 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<sup>+</sup>
- ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet 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<sup>+</sup>
- ♦ ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet 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<sup>+</sup>
- ♦ ATM transactions at Progressive Bank ATMs at no cost
- ♦ Internet 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
- ♦ No quarterly 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
- No quarterly service fee for balances above \$400 Quarterly service fee of \$9.95 for balances below \$400