

## Progressive Bank Funds Availability Policy Change

Changes shown in ***Bold Italics*** -- Effective 7/21/2011

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. *The first \$200 of your deposits*, however, may be available on the first business day.

## Progressive Bank Personal Banking Fee Schedule

Changes shown in ***Bold Italics***. All personal account changes effective ***October 1, 2011***.

### Progressive Lite Checking

No Monthly Service Fee or Per Item Fees

### 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 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 Bank Personal Banking Fee Schedule

### Selected Miscellaneous Fees:

Changes shown in ***Bold Italics***. All miscellaneous fee changes effective ***October 1, 2011***.

<b><i>Paid Overdraft Item Fee:</i></b>	<b><i>\$35.00 each</i></b>
<b><i>Return Insufficient Item Fee:</i></b>	<b><i>\$35.00 each</i></b>
Continuous Day Overdraft Fee ( <i>begins on 4<sup>th</sup> business day OD</i> ):	<b><i>\$4.95/day</i></b>
Stop Payment Fee:	<b><i>\$35.00 each</i></b>
Deposited Returned Items:	<b><i>\$5.00 each</i></b>
Deposited Returned Items (Re-clears/Special Instructions):	\$2.00 each
<b><i>Special Handling Fee:</i></b>	<b><i>\$10.00/month</i></b>
Canadian/International Check Processing:	\$10.95 each
Account Research:	\$20.00/hr.
Account Balancing:	\$20.00/hr.
Statement Copy Fee:	<b><i>\$5.00/copy</i></b>
<b><i>Check Copy Fee:</i></b>	<b><i>\$1.00/copy</i></b>
Counter Check Fee:	\$1.00 (set of 5)
Official Checks:	\$5.00 each
Legal Processing Fee:	\$50.00
Returned Statement Fee:	\$3.00 each
<b><i>Dormant Account Fee:</i></b>	<b><i>\$5.00/month (Balances below \$5,000)</i></b>
<b><i>Charged-Off Account Fee:</i></b>	<b><i>\$35.00 per charged-off account</i></b>
Closed Account Fee (All Accounts):	\$20.00 if closed in first 90 days after the account is opened
<b><i>ATM Transaction at non-Progressive Bank ATM:</i></b>	<b><i>\$1.00/transaction</i></b>
Wire Transfers (Customers only):	
Incoming	<b><i>\$15.00 each</i></b>
Outgoing	<b><i>\$20.00 each</i></b>
International – Incoming:	<b><i>\$15.00 each</i></b>
International – Outgoing:	<b><i>\$55.00 each</i></b>
Night Depository Service Annual Fee:	\$25.00
Night Depository Bags (Locking):	\$20.00 each
Night Depository Keys (New or Replacement):	\$25.00 each
Safe Deposit Box Drilling and Lock Replacement:	\$50.00 + Actual Cost
Safe Deposit Box Past Due Fee:	<b><i>\$10.00/month</i></b>
Safe Deposit Box Key Deposit/Replacement Key:	\$10.00 each
<b><i>Loan Coupon Book (Consumer Reorder only):</i></b>	<b><i>\$10.00/book</i></b>

All monthly service fees based on account minimum balances.



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## Progressive Bank Business Banking Fee Schedule

Changes shown in ***Bold Italics***. All business account changes effective **immediately**.

### 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.

### Business Lite Checking

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

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.

### Basic Business Checking

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

First 100 Debits Free each month. \$.50 each over 100.

Deposited items limited to 50 each month. ***\$.12*** each over 50.

### Commercial Analysis Checking

\$15.00 monthly account maintenance	<b><i>\$.16</i></b> per each debit paid
\$.20 per each deposit credited	<b><i>\$.12</i></b> per each item deposited
Interest on Negative Collected Balance -- Prime + 3%	
Earnings Credit applied to service charges.	

### Business Interest Checking

Minimum Balance to Earn Interest: \$1,000.00

\$12.00 monthly account maintenance below \$2,500.00	<b><i>\$.16</i></b> per each debit paid
\$.20 per each deposit credited	<b><i>\$.12</i></b> per each item deposited

### Business Money Market Account

Minimum Balance to Earn Interest: \$2,500.00

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

### Business Savings

<u>Balance</u>	<u>Fee</u>
\$500.00 and Above	No Quarterly Service Fee
Below \$500.00	\$9.95 / Quarter

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

Withdrawal Fee: ***\$2.00*** per withdrawal after three (3) per calendar quarter.

## Progressive Bank Business Banking Fee Schedule

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Stop Payment Fee:	<b><i>\$35.00 each</i></b>
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Night Depository Bags (Locking):	\$20.00 each
Night Depository Keys (New or Replacement):	\$25.00 each
Safe Deposit Box Drilling and Lock Replacement:	\$50.00 + Actual Cost
Safe Deposit Box Past Due Fee:	<b><i>\$10.00/month</i></b>
Safe Deposit Box Key Deposit/Replacement Key:	\$10.00 each



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