



Progressive Bank

Personal Banking Solutions

All monthly service charges based on account minimum balances.

Member FDIC

REWARDS CHECKING AND PROGRESSIVE "LITE" CHECKING

No Monthly Service Charge and no Per Item Charges-

- ◆ Available to individuals only
- ◆ \$50 minimum to open
- ◆ No monthly service charge
- ◆ No per check charge
- ◆ Monthly online statement (*\$3.00 monthly Paper Statement Fee*)
- ◆ Unlimited check writing
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

NEW START CHECKING

Build a NEW Banking Relationship-

- ◆ Available to individuals only
- ◆ \$50 minimum to open
- ◆ \$9.95 monthly service charge (*\$4.95 with regular monthly payroll or government benefit Direct Deposit*)
- ◆ No per item charge
- ◆ ATM/Debit Card⁺
- ◆ Unlimited in-person & electronic account withdrawals
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ E-Statements are standard with **New Start**
- ◆ Online Banking *at no cost*
- ◆ **NO CHECKS and NO OVERDRAFT PRIVILEGE**

PROGRESSIVE CHECKING

- ◆ Available to individuals, nonprofit organizations, and churches
- ◆ \$50 minimum to open
- ◆ Monthly Balance and Service Charge schedule:

<i>\$800 and above</i>	<i>No service charge</i>
<i>\$500—\$799.99</i>	<i>\$8</i>
<i>\$350—\$499.99</i>	<i>\$9</i>
<i>Below \$350</i>	<i>\$10</i>
- ◆ 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 charge is waived if average daily balance is \$1,500 or more)
- ◆ 25¢ per item deposited above 20 per month
- ◆ Check images in monthly statements and online
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

Progressive Checking service charge is waived for non-profit organizations and churches

INTEREST (NOW) CHECKING

- ◆ Available to individuals, nonprofit organizations, churches, and sole proprietorships
- ◆ \$1,500 minimum to open
- ◆ No service charge for balances of \$1,500 and above
- ◆ \$12 service charge 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 charge 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⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ \$800 Progressive Overdraft Privilege*

TREASURY RATE CHECKING

Unlimited transaction account that may pay a higher rate-

- ◆ Available to individuals and nonprofit organizations
- ◆ \$5,000 minimum to open
- ◆ No service charge for balances of \$5,000 and above
- ◆ Service charge 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 & online
- ◆ Electronic transactions *at no cost*
- ◆ ATM/Debit Card⁺
- ◆ ATM transactions at Progressive Bank ATMs *at no cost*
- ◆ Online Banking and Online Bill Payer *at no cost*
- ◆ Interest Tiers:

<i>\$100,000 and above</i>	
<i>\$50,000—\$99,999.99</i>	
<i>\$20,000—\$49,999.99</i>	
<i>\$5,000—\$19,999.99</i>	
<i>Below \$5,000 (no interest paid)</i>	
- ◆ \$1,500 Progressive Overdraft Privilege*

⁺Lost/Damaged Card fee may apply. *Overdraft Privilege pending qualification. Overdraft Fees of \$35.00 would apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. To maintain *Overdraft Privilege*, account balance must be positive for at least one day in any 35-day period. 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.

MONEY MARKET CHECKING

Limited transaction account that earns money market rates-

- ◆ Available to individuals only
 - ◆ \$2,000 minimum to open
 - ◆ No service charge for balances of \$2,500 and above
 - ◆ \$12 service charge for balances below \$2,500
 - ◆ Interest paid on balances of \$2,500 and above
 - ◆ \$10 Excessive Withdrawal Fee (for each non-personal withdrawal including check, draft, POS, or online
- transfer after 6 per month per federal regulation.)
 - ◆ 25¢ per item deposited above 20 per month
 - ◆ Check images provided in monthly statements and online
 - ◆ ATM/Debit Card⁺
 - ◆ ATM transactions at Progressive Bank ATMs *at no cost*
 - ◆ Online Banking and Online Bill Payer *at no cost*
 - ◆ \$800 Progressive Overdraft Privilege*

INVESTMENT MONEY MARKET CHECKING

Limited transaction account that may earn higher money market rates for higher balances-

- ◆ Available to individuals only
 - ◆ \$5,000 minimum to open
 - ◆ No service charge for balances of \$5,000 and above
 - ◆ \$15 service charge for balances below \$5,000
 - ◆ Interest paid on balances of \$5,000 and above
 - ◆ \$10 Excessive Withdrawal Fee (for each non-personal withdrawal including check, draft, POS, or online
- transfer after 6 per month per federal regulation.)
 - ◆ 25¢ per item deposited above 20 per month
 - ◆ Check images provided in monthly statements and online
 - ◆ ATM/Debit Card⁺
 - ◆ ATM transactions at Progressive Bank ATMs *at no cost*
 - ◆ Online 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
 - ◆ \$50 minimum to open
 - ◆ Fees waived for accountholders 17 and younger
 - ◆ \$2 service charge 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. Excessive Withdrawal Fee of \$10.00 each after six.
 - ◆ No service charge for balances above \$400. Quarterly service charge of \$12.00 for balances below \$400.

POWER SAVINGS

Earn even more money on your savings-

- ◆ Available to individuals only
 - ◆ \$50 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. Excessive Withdrawal Fee of \$10.00 each after six.
 - ◆ No service charge for balances above \$400. Quarterly service charge of \$12.00 for balances below \$400.

Selected MISCELLANEOUS FEES (Apply to ALL Personal Accounts)

Account Research / Account Balancing (1 hour minimum)	\$20.00/hour
Paid Overdraft Item Fee ⁺ / Returned Insufficient Item Fee	\$35.00
<i>(Overdraft Item Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)</i>	
Daily Overdraft Balance Fee (begins at the end of 4th business day overdrawn for accounts overdrawn by \$100 or more)	\$4.95/day
Stop Payment Fee / Stop Item Charge	\$35.00
ATM Transaction at non-Progressive Bank ATM / ATM Foreign Transaction Fee (each)	\$2.00
Counter Check Fee (Set of 5)	\$1.00
Telephone Transfer Fee (assisted only)	\$2.00
Statement Copy Fee	\$5.00
Check Copy Fee (each)	\$1.00
Dormant Account Fee (for balances below \$5,000 - per month)	\$5.00

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