

Penn Community Bank
Schedule of Fees for Business Accounts
Effective: January 25, 2016

YOUR GUIDE TO SERVICE FEES

This schedule contains information about our balance requirements, transaction limits or allowances, and some of our standard fees for accounts listed below. It is part of a contract for your deposit relationship with us. For other terms and conditions governing your accounts, please see the Business Deposit Accounts Disclosure and Check Clearing Policy.

Some of the standard fees for each account are listed with the account description. Some of the fees that may apply, depending on which account you have and what service you use, are listed in the sections which follow the account description. Please review the entire schedule carefully.

For information about other services and fees, please stop by your nearby Penn Community Bank branch office, visit our website at www.penncommunitybank.com or call 215-788-1234.

SAVINGS ACCOUNTS

Federal regulation limits the number of convenient transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transfers from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party. The six transfers may be made by check, draft, debit card, telephone/electronic transfers or similar order.

ACCOUNT TYPE	ACCOUNT REQUIREMENTS
BUSINESS SAVINGS	Minimum opening balance, daily balance to earn interest and avoid monthly service charge: \$500.00 Monthly Service Charge (if below minimum): \$5.00

CHECKING ACCOUNTS

ACCOUNT TYPE	ACCOUNT REQUIREMENTS
FREE BUSINESS CHECKING	NON-INTEREST BEARING ACCOUNT No Minimum Balance requirements No monthly fee Transaction Fees: (Checks Paid/Other Debits/Deposited Items, per item) Combined Monthly Transactions (up to 300): FREE Transactions in excess of 300 (per item): 45¢
BASIC BUSINESS CHECKING	NON-INTEREST BEARING ACCOUNT Minimum opening balance and daily balance to avoid monthly service charge: \$1,500.00 Monthly Service Charge (if below minimum): \$10.00 Transaction Fees: (Checks Paid/Other Debits/Deposited Items, per item) Combined Monthly Transactions (up to 500): FREE Transactions in excess of 500 (per item): 45¢
ANALYZED BUSINESS CHECKING	NON-INTEREST BEARING ACCOUNT Monthly Service Charge: \$15.00 An Earnings Credit is applied to your average monthly investable balance to reduce or offset the monthly account service charge and transaction fees below: Deposit Tickets: 20¢ per item Checks Paid: 17¢ per check Check Items Deposited: 15¢ per item ACH Debits/Credits: 12¢ per item
BUSINESS INCOME CHECKING PLUS	Minimum opening balance, daily balance to earn interest and avoid monthly service charge: \$500.00 Monthly Service Charge (if below minimum): \$7.00

MONEY MARKET ACCOUNTS

ACCOUNT TYPE	ACCOUNT REQUIREMENTS
BUSINESS MONEY MARKET	Minimum opening balance, daily balance to earn interest and avoid monthly service charge: \$1,500.00 Monthly Service Charge (if below minimum): \$12.00

OTHER FEES
Applicable to all accounts

DEBIT CARD AND ATM SERVICES

Deposit/Withdrawal at Penn Community ATM	FREE
Point of Sale (POS) Transactions	FREE
Withdrawal at Foreign ATM's	
First Four Transactions	FREE
Additional ATM Transactions within statement cycle	\$.50
Replacement Card	\$7.00
Expedited ATM Card	Fees Vary
Debit Card Currency Conversion Fee	Fees Vary

OVERDRAFT SERVICES**

Overdraft Fee for Insufficient or Uncollected Funds	\$35.00
Electronic Funds Transfer Returned	\$35.00
Bill Payment Insufficient Funds Fee	\$35.00
Loan Payment Insufficient Funds Fee	\$35.00
Overdraft Protection Fee (Per transfer)	\$6.00

**Incurred by Check, ATM withdrawal, electronic means, etc.

ONLINE BANKING SERVICES

Online Bill Pay	FREE
Finance Works	FREE
Penn Community Bank Mobile App Download	FREE
Penn Community Bank Mobile Deposit	First 10 FREE [±]
Photocopy of canceled check via www.penncommunitybank.com	FREE
Online Bill Payment Expedited Funds:	
Expedited Electronic Payment	\$10.00
Overnight Check Payment	\$25.00
POP Money/Cash Edge:	
POP Money Standard Transfer	FREE
POP Money Express Transfer	\$5.00
Cash Edge Standard Transfer	\$1.00
Cash Edge Express Transfer	\$5.00

[±]For Business accounts, your first ten (10) deposits within a month will be free and thereafter will be \$1.00 per deposit. The account you deposit your check into will be charged for the fee.

WIRE TRANSFER SERVICES

Incoming (Domestic)	\$10.00
Outgoing (Domestic)	\$18.00
Incoming (Foreign)	\$20.00
Outgoing (Foreign) – subject to approval	\$25.00

CASH ALTERNATIVES

Money Order	\$5.00
Bank Check	\$5.00

OTHER ACCOUNT SERVICES

Stop Payment Order	\$30.00
Special Statements	\$5.00
Photocopy of canceled check in branch (in excess of 10 per year)	\$5.00 each
Deposit Item Returned	\$8.00
Foreign and/or Domestic Collection Item	Fees Vary
Notice of Levy/Money Judgments Processing Fee	\$100.00
Account Research /Reconciliation (1 hr. min)	\$25 .00 per hour
Lost Passbooks	\$10.00
Escheat Processing	\$50.00
IRA Transfer Fee	\$25.00
Inactive Accounts:	
Checking (per month after 1 st year)	\$5.00
Savings (per month after 2 nd year)	\$5.00
Early Account Closing Fee (within 1 st 6 months – for accounts receiving account opening bonus incentives)	\$50.00
Cross Border/International Fee	Fees Vary

SAFE DEPOSIT BOX SERVICES

Safe Deposit Box Rental	Fees Vary by Branch
Safe Deposit Box Late Payment Fee	Fees Vary by Branch
Lost Key Fee (with 2 nd Key Available)	Fees Vary by Branch
Safe Deposit Box Drilling Fee	Fees Vary by Branch

MAIN OFFICE

118 Mill Street, Bristol, PA 19007 - 215-788-1234 - www.penncommunitybank.com