

Schedule of Fees for Business Deposit Accounts

This Fee Schedule is part of your Business Deposit Accounts Disclosure and contract for your deposit relationship with Penn Community Bank. Please review and keep for future reference. For more information about other services and fees, please visit your local Penn Community Bank branch, www.PennCommunityBank.com or call 215-788-1234.

CHECKING OPTIONS ¹	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	HOW TO WAIVE THE MONTHLY FEE & ACCOUNT REQUIREMENTS
Basic Business Checking	\$25	No Monthly Fee	<ul style="list-style-type: none"> No minimum balance requirements Transactions³ against account per statement cycle <ul style="list-style-type: none"> 1 – 300.....per transaction \$0.00 300+.....per transaction \$0.45
Professional Business Checking	\$25	\$12 for balances below the required daily ¹ or combined ² daily balance	<ul style="list-style-type: none"> Maintain a daily balance of \$2,500 or combined daily balance of \$5,000 to waive the monthly service fee No minimum balance requirements to earn interest Transactions³ against account per statement cycle <ul style="list-style-type: none"> 1 – 500.....per transaction \$0.00 500+.....per transaction \$0.45
Community Business Checking ⁴	\$25	No Monthly Fee	<ul style="list-style-type: none"> No minimum balance requirements to earn interest Transactions³ against account per statement cycle <ul style="list-style-type: none"> 1 – 300.....per transaction \$0.00 300+.....per transaction \$0.45
Enterprise Business Checking	\$25	\$20	<ul style="list-style-type: none"> A monthly earnings credit is applied to your average monthly balance to reduce or offset the monthly account service charge and per item fees: <ul style="list-style-type: none"> Deposit ticket.....per item \$0.20 Checks paid.....per item \$0.17 Check items deposited.....per item \$0.17 ACH debits/credits.....per item \$0.17

SAVINGS OPTIONS ⁵	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	HOW TO WAIVE THE MONTHLY FEE & ACCOUNT REQUIREMENTS
Business Savings	\$25	\$5	<ul style="list-style-type: none"> Maintain a daily balance of \$500 or more to earn interest and waive the monthly service fee
Business Money Market	\$25	\$12	<ul style="list-style-type: none"> Maintain a daily balance of \$1,500 or more to earn interest and waive the monthly service fee
Professional Business Savings ⁶	\$25	\$15 for balances below the required daily ¹ or combined ² daily balance	<ul style="list-style-type: none"> Maintain a daily balance of \$2,500 or combined daily balance of \$5,000 to waive the monthly service fee. No minimum balance requirements to earn interest

DEBIT CARD & ATM SERVICES	
Deposit/Withdrawal at Penn Community Bank ATM	Free
Point of Sale (POS) Transaction	Free
Withdrawal at non-Penn Community Bank (foreign) ATM	\$0.50 First 4/ statement cycle waived
Replacement Card	\$7
Currency Conversion Fee	Varies

OVERDRAFT SERVICES ⁷	
Overdraft Fee for Insufficient or Uncollected Funds	\$35
Electronic Funds Transfer (EFT) Returned	\$35
Bill Payment Insufficient Funds Fee	\$35
Loan Payment Insufficient Funds	\$35
Overdraft Protection Fee (per transfer)	\$8

ONLINE BANKING SERVICES	
Online Bill Payment	Free
MX Money Management	Free
Penn Community Bank Mobile App Download	Free
Penn Community Bank Mobile Deposit	Free
Photocopy of canceled check via www.PennCommunityBank.com	Free
Online Payment Expedited Funds:	
Expedited Electronic Payment	\$10
Overnight Check Payment	\$25

STATEMENT DELIVERY	
eStatements	Free
Printed Statements ⁸	\$3

WIRE TRANSFER SERVICES	
Incoming (Domestic)	\$12
Outgoing (Domestic)	\$20
Incoming (Foreign)	\$20
Outgoing (Foreign) – Subject to Approval	\$35

CASH ALTERNATIVES	
Money Order	\$5
Bank Check	\$5

OTHER ACCOUNT SERVICES	
Stop Payment	\$30
Duplicate Statements	\$5
Image of canceled check or statement in branch (in excess of 10 per year)	\$5/canceled check image or statement
Deposit Item Returned	\$10
Foreign and/or Domestic Collection Item	Varies
Notice of Levy/Money Judgements Processing Fee	\$100
Account Research/Reconciliation (1 hour minimum)	\$25
Escheat Processing	\$50
Early Account Closing Fee (within 6 months from account opening, unless otherwise stated on bonus addendum)	\$50
Cross Border/International Fee	Varies
Inactive Accounts:	
Checking (per month after 1 st year)	\$5
Savings (per month after 2 nd year)	\$5

¹The required daily balance is the balance remaining in the account at the end of each business day.

²The combined daily balance is computed by summing the balances of all like titled deposit accounts.

³Debits/checks paid (applies to paper and electronic transactions not otherwise noted on this schedule), deposits and other credits.

⁴Community Business Checking is designed for nonprofit and community organizations with low monthly checking activity.

⁵You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and debit card or other similar transactions from your account per statement cycle. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and write checks or convert the account to a checking or other transaction account if these restrictions are violated.

⁶Exclusive to Professional Business Checking, Community Business Checking and Enterprise Business Checking.

⁷Incurred by check, ATM withdrawal, electronic means, etc.