

## Schedule of Fees for Consumer Deposit Accounts

This Fee Schedule is part of your Consumer 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](http://www.PennCommunityBank.com) or call 215-788-1234.

| CHECKING OPTIONS <sup>1</sup>            | MINIMUM OPENING DEPOSIT | MONTHLY SERVICE FEE   | HOW TO WAIVE THE MONTHLY FEE & ACCOUNT REQUIREMENTS  |
|--|-------------------------|---|--|
| Free Checking                            | \$25                    | No Monthly Fee  | <ul style="list-style-type: none"> <li>No minimum balance requirements</li> <li>First 4 non-Penn Community Bank ATM withdrawals at no fee<sup>2</sup></li> <li>eStatements or free paper statements</li> </ul>   |
| Fifty Plus Checking                      | \$25                    | No Monthly Fee  | <ul style="list-style-type: none"> <li>No minimum balance requirements</li> <li>At least one account holder 50 years or older</li> <li>First 4 non-Penn Community Bank ATM withdrawals at no fee<sup>2</sup></li> <li>eStatements or free paper statements</li> </ul>  |
| New Era Checking (Student & Young Adult) | \$25                    | No Monthly Fee  | <ul style="list-style-type: none"> <li>No minimum balance requirements</li> <li>At least one account holder 15 to 23 years old</li> <li>Unlimited non-Penn Community Bank ATM withdrawals at no fee<sup>2</sup></li> <li>Total of 3 Penn Community Bank Fee Passes<sup>3</sup></li> <li>eStatements required</li> </ul>          |
| Penn VIP Checking                        | \$25                    | \$12 for balances below the required daily balance & \$5 without direct deposit | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$750 or more to earn interest and waive the monthly service fee</li> <li>Monthly non-Penn Community Bank ATM withdrawals and surcharge rebates of up to \$10 per month<sup>4</sup></li> <li>Direct deposit required</li> <li>eStatements required</li> </ul> |

| SAVINGS OPTIONS <sup>5</sup>      | MINIMUM OPENING DEPOSIT | MONTHLY SERVICE FEE | HOW TO WAIVE THE MONTHLY FEE & ACCOUNT REQUIREMENTS   |
|-----------------------------------|-------------------------|---------------------|---|
| Statement Savings                 | \$25                    | \$5                 | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$100 or more to earn interest and waive the monthly service fee</li> </ul>  |
| IRA Statement Savings             | \$25                    | \$5                 | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$25 or more to earn interest and waive the monthly service fee</li> </ul>   |
| Common Cents Savings <sup>6</sup> | \$25                    | \$5                 | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$100 or more to earn interest and waive the monthly service fee or</li> <li>At least one account holder 23 years old or younger to waive the monthly service fee</li> <li>eStatements required</li> </ul> |
| Junior Savings                    | \$25                    | \$1                 | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$25 or more to earn interest and waive the monthly service fee</li> <li>At least one account holder under 18 years old</li> </ul>   |
| Ultra Money Market                | \$25                    | \$12                | <ul style="list-style-type: none"> <li>Maintain a daily balance of \$1,000 or more to earn interest and waive the monthly service fee</li> </ul>  |

**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 |
| Replacement Card                                    | \$7    |
| Expedited Card                                      | Varies |
| Currency Conversion Fee                             | Varies |

**OVERDRAFT SERVICES<sup>7</sup>**

|   |      |
|---|------|
| 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)             | \$6  |

**ONLINE BANKING SERVICES**

|  |      |
|--|------|
| Online Bill Payment  | Free |
| MX Money Management  | Free |
| Penn Community Bank Mobile App Download  | Free |
| Penn Community Bank Mobile Deposit   |      |
| Photocopy of canceled check via <a href="http://www.PennCommunityBank.com">www.PennCommunityBank.com</a> | Free |
| Popmoney Standard Transfer   | Free |
| Popmoney Express Transfer  | \$5  |
| Cash Edge Standard Transfer  | Free |
| Cash Edge Express Transfer   | \$5  |
| Online Payment Expedited Funds:  |      |
| Expedited Electronic Payment   | \$10 |
| Overnight Check Payment  | \$25 |

**STATEMENT DELIVERY**

|                                 |      |
|---------------------------------|------|
| eStatements                     | Free |
| Printed Statements <sup>8</sup> | \$3  |

**WIRE TRANSFER SERVICES**

|  |      |
|--|------|
| Incoming (Domestic)                      | \$10 |
| Outgoing (Domestic)                      | \$18 |
| Incoming (Foreign)                       | \$20 |
| Outgoing (Foreign) – Subject to Approval | \$35 |

**CASH ALTERNATIVES**

|             |     |
|-------------|-----|
| Money Order | \$5 |
| Bank Check  | \$5 |

**OTHER ACCOUNT SERVICES**

|   |                                       |
|---|---------------------------------------|
| Stop Payment  | \$30                                  |
| Duplicate Statement Delivery  | \$5                                   |
| Image of canceled check or statement in branch (in excess of 10 per year)                                   | \$5/canceled check image or statement |
| Deposit Item Returned   | \$8                                   |
| Foreign and/or Domestic Collection Item   | Varies                                |
| Notice of Levy/Money Judgements Processing Fee  | \$100                                 |
| Account Research/Reconciliation (1 hour minimum)  | \$25/hour                             |
| Replaced Passbook   | \$10                                  |
| Escheat Processing  | \$50                                  |
| IRA Transfer Fee  | \$25                                  |
| Early Account Closing Fee (within 5 months from account opening, unless otherwise stated on bonus addendum) | \$50                                  |
| Cross Border/International Fee  | Varies                                |
| Inactive Accounts:  |                                       |
| Checking (per month after 1 <sup>st</sup> year)   | \$5                                   |
| Savings (per month after 2 <sup>nd</sup> year)  | \$5                                   |

<sup>1</sup>All checking options are eligible to be linked to Common Cents Savings to automatically round up your debit card purchases (signature and PIN) to the nearest dollar and transfer the difference from your checking account to your Common Cents Savings. See Common Cents Savings addendum for further detail.

<sup>2</sup>Includes non-Penn Community Bank ATM withdrawal fees assessed by Penn Community Bank, it does not include surcharges imposed from other financial institutions or third-party vendors.

<sup>3</sup>Penn Community Bank Fee Passes are fee refunds that may apply to the following fees: replacement card, overdraft, electronic funds transfer returned, bill payment insufficient, overdraft protection, printed statements, money order, bank check, and stop payment. A total of 3 Penn Community Bank Fee Passes per account (not account holder) over the life of the account. Penn Community Bank Fee Passes non-transferrable and no cash alternative.

<sup>4</sup>Includes non-Penn Community Bank ATM withdrawal fees assessed by Penn Community Bank and surcharges imposed from other financial institutions or third-party vendors.

<sup>5</sup>You 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.

<sup>6</sup>The balance tiers for Common Cents Savings are as follows: \$0 to \$5000.00; \$5000.01 or more. Interest rates offered within two or more consecutive tiers may be the same. When this is the case, we may show multiple tiers as a single tier.

<sup>7</sup>Incurred by check, ATM withdrawal, electronic means, etc.

<sup>8</sup>Fee waived for Free Checking, Fifty Plus Checking, Statement Savings, Junior Savings, & Ultra Money Market.