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Schedule of Fees for Business Deposit Accounts

This Fee Schedule is part of the Business Deposit Account Disclosures and contract for your deposit account relationship with Penn Community Bank. Please review and keep in your account records. The current version of the Schedule of Fees is also always available at PennCommunityBank.com.

| CHECKING PRODUCT | MINIMUM OPENING DEPOSIT | MONTHLY SERVICE FEE | ITEM PROCESSING ¹ |
|--|-------------------------|---|---|
| Basic Business Checking | \$25 | \$0 | Up to 300 free items per statement cycle, then \$0.45 per item ¹ |
| Community Business Checking² | \$25 | \$0 | Up to 300 free items per statement cycle, then \$0.45 per item ¹ |
| Advantage Business Checking | \$25 | \$12 Waived if maintain \$7,500 daily checking balance or \$15,000 combined daily deposit account balance ³ | Up to 500 free items per statement cycle, then \$0.45 per item ¹ |
| Enterprise Business Checking | \$25 | \$20 May be waived or reduced by monthly earnings credit ⁴ | Item fees may be reduced or offset by monthly earnings credit ^{1,4} Deposit ticket - \$0.20 per item Checks paid - \$0.17 per item Checks deposited - \$0.17 per item ACH debits/credits - \$0.17 per item |

| SAVINGS PRODUCT ⁵ | MINIMUM OPENING DEPOSIT | MONTHLY SERVICE FEE | INTEREST EARNING |
|------------------------------|-------------------------|--|---|
| Business Savings | \$25 | \$5 Waived if maintain \$500 daily savings balance | \$500 minimum daily balance requirement to earn interest Tiered variable interest rate |
| Business Money Market | \$25 | \$12 Waived if maintain \$1,500 daily savings balance | \$1,500 minimum daily balance requirement to earn interest Tiered variable interest rate |

Effective Date: May 3, 2021



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Schedule of Fees for Business Deposit Accounts – Additional Services

Debit Cards & Online Banking

| | |
|---|--|
| Penn Community Bank network ATM transactions | \$0 |
| Non-Penn Community Bank network ATM ⁶ transactions | 1 st Four (4)/Statement Cycle – \$0 Additional - \$.0.50 ea. |
| Card replacement | \$7.00 |
| Currency Conversion | Varies |
| Online Bill Pay | \$0 |
| MX Money Manager | \$0 |
| Mobile Deposit | \$0 |
| Canceled check image (digital) | \$0 |
| Online Payment- expedited funds | |
| Expedited electronic payment | \$10 |
| Overnight check payment | \$25 |

Overdraft Services⁷

| | |
|---|------|
| Insufficient or uncollected funds | \$35 |
| Electronic Funds Transfer (EFT) returned | \$35 |
| Overdraft protection transfer, per occurrence | \$8 |

Statements

| | |
|--|--|
| Paper statement | \$3 |
| Duplicate statements | \$5 |
| Print image of canceled checks or statements (in-branch) | 1 st Ten (10)/year - \$0 Additional - \$5.00 ea. |

Wire Transfers

| | |
|--------------------|------|
| Incoming, Domestic | \$12 |
| Outgoing, Domestic | \$20 |
| Incoming, Foreign | \$20 |
| Outgoing, Foreign | \$35 |

Other Services

| | |
|---|----------|
| Money order or Bank check | \$5 |
| Stop payment | \$30 |
| Returned deposit Item | \$10 |
| Foreign and/or Domestic collection Item | Varies |
| Notice of Levy/Money Judgement processing | \$100 |
| Account research/reconciliation (1-hr. minimum) | \$25/hr. |
| Escheat processing | \$50 |
| Inactivity: | |
| Checking (per month, after 1 year) | \$5 |
| Savings (per month, after 2 years) | \$5 |
| Cross border/international items | Varies |
| Early account closure ⁷ | \$50 |

¹Items include each check or money order deposited, checks drawn on account, deposit tickets and ACH debits and credits.

²Community Business Checking is designed for nonprofit and community organizations with low monthly checking activity.

³Required daily balance is the balance remaining in account at the end of the business day. Combined balances for minimum daily balance requirement include checking, savings and money market accounts with same primary business entity owner and EIN. Time Deposit accounts, personal accounts, and/or business accounts with a shared authorized signer or address but different EIN are not included in combined balance calculations.

⁴An earnings credit is applied to your average monthly investable balance to reduce or eliminate monthly service and transaction fees.

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.

⁶Non-Penn Community Bank ATM provider may also assess a surcharge for using machine, which will be included in total withdrawal transaction amount.

⁷Early account closure is defined as within six (6) months from open date, unless otherwise stated on new account addendum.

Effective Date: May 3, 2021