

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 or call 215-788-1234.

CHECKING OPTIONS ¹	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"> No minimum balance requirements First 4 non-Penn Community Bank ATM withdrawals at no fee² eStatements or free paper statements
Fifty Plus Checking	\$25	No Monthly Fee	<ul style="list-style-type: none"> No minimum balance requirements At least one account holder 50 years or older First 4 non-Penn Community Bank ATM withdrawals at no fee² eStatements or free paper statements
New Era Checking (Student & Young Adult)	\$25	No Monthly Fee	<ul style="list-style-type: none"> No minimum balance requirements At least one account holder 15 to 23 years old Unlimited non-Penn Community Bank ATM withdrawals at no fee² Total of 3 Penn Community Bank Fee Passes³ eStatements required
Penn VIP Checking	\$25	\$12 for balances below the required daily balance & \$5 without direct deposit	<ul style="list-style-type: none"> Maintain a daily balance of \$750 or more to earn interest and waive the monthly service fee Monthly non-Penn Community Bank ATM withdrawals and surcharge rebates of up to \$10 per month⁴ Direct deposit required eStatements required

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

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 SERVICES⁷

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 www.PennCommunityBank.com	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 ⁸	\$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	\$50
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 st year)	\$5
Savings (per month after 2 nd year)	\$5

¹All 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.

²Includes 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.

³Penn 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.

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

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.

⁶The 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.

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

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