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## Product Reference Guide and Schedule of Fees for Consumer Deposit Accounts

This Product Reference Guide and Schedule of Fees 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 stop by your local Penn Community Bank branch, visit [PennCommunityBank.com](http://PennCommunityBank.com), or call us at 215.788.1234.

### Product Reference Guide

CHECKING OPTIONS <sup>1</sup>	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	ACCOUNT FEATURES & REQUIREMENTS
<b>Free Checking Plus</b>	\$25	\$0	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>Free e-Statements; \$3 paper statements</li> <li>\$0 Penn Community Bank non-network ATM fee<sup>2</sup></li> <li>Overdraft Grace – waiver of standard \$35 Overdraft (OD) or Nonsufficient (NSF) funds fee for paid or returned items that would overdraw account by \$25 or less<sup>3</sup></li> <li>1 OD/NSF Fee Pass per year<sup>4</sup></li> </ul>
<b>Relationship Checking</b>	\$25	\$10, waived by either:  Maintaining average balance of \$1,500 or more in the checking account OR Combined current balance for deposit and/or home loan accounts of \$15,000 or more <sup>5</sup>  OR  Monthly direct deposits totaling \$2,500 or more, OR  Primary account owner age 50 or older.	<ul style="list-style-type: none"> <li>No minimum balance requirement to earn interest<sup>6</sup></li> <li>Free paper or e-Statements</li> <li>\$0 Penn Community Bank non-network ATM fee<sup>2</sup></li> <li>Overdraft Grace – waiver of standard \$35 Overdraft (OD) or Nonsufficient (NSF) funds fee for paid or returned items that would overdraw account by \$25 or less<sup>3</sup></li> <li>1 OD/NSF Fee Pass per year<sup>4</sup></li> </ul>
<b>Student Checking</b>	\$25	\$0	<ul style="list-style-type: none"> <li>Requires primary account owner 13 – 23 years old<sup>7</sup></li> <li>No minimum balance requirement</li> <li>Free e-Statements; \$3 paper statements</li> <li>\$0 Penn Community Bank non-network ATM fee<sup>2</sup></li> <li>Overdraft Grace – waiver of standard \$35 Overdraft (OD) or Nonsufficient (NSF) funds fee for paid or returned items that would overdraw account by \$25 or less<sup>3</sup></li> <li>1 OD/NSF Fee Pass per year<sup>4</sup></li> </ul>



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<b>Access Checking</b>	\$25	\$4, waived if receive direct deposits totaling \$500 or more per month.	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>Free e-statements; \$2 paper statements</li> <li>Up to 4 free money orders per month</li> <li>No OD/NSF transactions allowed<sup>8</sup></li> </ul>
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SAVINGS OPTIONS	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	INTEREST EARNING
<b>Statement Savings</b>	\$25	\$5 Waived if maintain daily balance of \$100 or more	<ul style="list-style-type: none"> <li>\$100 minimum daily balance requirement to earn interest</li> <li>Free paper or e-statements</li> </ul>
<b>IRA Statement Savings</b>	\$25	\$5 Waived if maintain daily balance of \$25 or more	<ul style="list-style-type: none"> <li>\$25 minimum daily balance requirement to earn interest</li> <li>Free e-statements; \$3 paper statement fee</li> </ul>
<b>Common Cents Savings<sup>9</sup></b>	\$25	\$5 Waived if maintain daily balance of \$100 or more  OR Account owner 23 years old or younger	<ul style="list-style-type: none"> <li>No minimum daily balance requirement to earn interest</li> <li>Free paper or e-statements</li> </ul>
<b>Junior Statement Savings</b>	\$25	\$1 Waived if maintain daily balance of \$25 or more.	<ul style="list-style-type: none"> <li>\$25 minimum daily balance requirement to earn interest</li> <li>Requires at least one account owner 18 years old or younger</li> <li>Free paper or e-statements</li> </ul>
<b>Ultra Money Market</b>	\$25	\$12 Waived if maintain daily balance of \$1000 or more.	<ul style="list-style-type: none"> <li>\$1000 minimum daily balance requirement to earn interest</li> <li>Free paper or e-statements</li> </ul>

<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>Fee waiver applies to Penn Community Bank non-network ATM fees only. ATM transactions at non-Penn Community Bank ATMs may be subject to surcharge from the non-Penn Community Bank ATM institution/owner. For a complete list of free in-network ATMs visit PennCommunityBank.com/Locations.  
<sup>3</sup>An overdraft occurs when there are insufficient available funds in your account to cover an item presented for payment. Overdraft Grace waives the standard Overdraft/NSF fee (currently \$35) for items that would overdraw your account by \$25 or less. Overdraft Grace benefit applies to check, debit card and ACH debits only, does not apply to ATM withdrawals, teller transactions, or internal or external account transfers.  
<sup>4</sup>Customer may request and receive 1 refund per year of Overdraft or Non-sufficient Funds fees assessed on account.  
<sup>5</sup>Combined balances include checking, savings, money market, and time deposit current balances and/or consumer mortgage and home equity loan and line of credit current/drawn balances with same primary consumer account owner and Taxpayer Identification Number (TIN) as the Relationship Checking account. Consumer accounts with a different primary account owner and TIN and Business accounts that the consumer checking account owner is a signer on are not included in Relationship Checking combined balance calculations for monthly service charge waiver.  
<sup>6</sup>The balance earning tiers for Relationship Checking are: \$0.01 to \$4999.99; \$5000.00 - \$24,999.99; \$25,00.00+. 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. To view current account rates at any time, please visit PennCommunityBank.com/PersonalRates.



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<sup>7</sup>To be eligible for Student Checking account, primary account owner must be between the ages of 13-23. 13 and 14 year old primary owners are required to have a joint account owner 18 or older. Primary account owners 15 or older may open individual or joint account. After primary account owner's 24<sup>th</sup> birthday, Student Checking account will be converted to a Free Checking Plus account product, unless account owner requests at that time that the account be converted to a different checking product type instead.

<sup>8</sup>When there are insufficient funds available in the Access Checking account to cover an item presented for payment, the item will be returned unpaid. While no Penn Community Bank Overdraft or Nonsufficient funds fees are assessed, the payee may assess a returned item or other fees for nonpayment on the customer's external account.

<sup>9</sup>The balance earning tiers for Common Cents Savings are as follows: \$0.01 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. To view current account rates at any time, please visit [PennCommunityBank.com/PersonalRates](http://PennCommunityBank.com/PersonalRates).

Effective Date: August 8, 2022



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## Schedule of Fees for Personal Deposit Accounts – Additional Services

### Debit Cards & Online Banking

Penn Community Bank network ATM transactions	\$0
Non-Penn Community Bank network ATM transactions	\$0 <sup>1</sup>
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
Cash Edge – standard transfer	\$0
Cash Edge – expedited transfer	\$5
Zelle® – standard transfer	\$0

### Overdraft Services<sup>2,3</sup>

Nonsufficient (NSF) or uncollected funds <sup>4</sup>	\$35
Electronic Funds Transfer (EFT) returned	\$35
Overdraft protection transfer, per occurrence	\$6

### Statements

Paper statement	\$3 <sup>5</sup>
Duplicate statements	\$5
Print image of canceled checks or statements (in-branch)	1 <sup>st</sup> 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	\$5 <sup>6</sup>
Bank check	\$7
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
IRA Transfer Fee	\$50
Inactivity:	
Checking (per month, after 1 year)	\$5
Savings (per month, after 2 years)	\$5
Cross border/international items	Varies
Early account closure <sup>7</sup>	\$50

<sup>1</sup>Fee waiver applies to Penn Community Bank non-network ATM fees only. ATM transactions at non-Penn Community Bank ATMs may be subject to surcharge from the non-Penn Community Bank ATM institution/owner. For a complete list of free in-network ATMs visit PennCommunityBank.com/Locations.

<sup>2</sup>An overdraft occurs when there are insufficient available funds in your account to cover an item presented for payment. Overdraft Grace waives the standard Overdraft/NSF fee (currently \$35) for items that would overdraw your account by \$25 or less. Overdraft Grace benefit applies to check, debit card and ACH debits only, does not apply to ATM withdrawals, teller transactions, or internal or external account transfers.

<sup>3</sup>Customer may request and receive 1 refund per year of Overdraft or Non-sufficient Funds fees assessed on account.

<sup>4</sup>The maximum number of fees that can be assessed for paid or returned nonsufficient funds items per day is five (5), totaling \$175, per account.

<sup>5</sup>\$2 for Access Checking accounts; waived for Relationship Checking, Statement Savings, Common Cents Savings, Junior Statement Savings and Ultra Money Market accounts.

<sup>6</sup>Waived for Access Checking; limit four (4) per month.

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

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