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Product Reference Guide and Schedule of Fees for Business Deposit Accounts

This Product Reference Guide and Schedule of Fees is part of your Business Deposit Account Disclosures 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, or call us at 215.788.1234. 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
Advantage Business Checking	\$25	\$12 Waived if maintain \$7,500 daily checking balance or \$15,000 combined daily deposit account balance ²	Up to 500 free items per statement cycle, then \$0.45 per item ¹
Community Business Checking³	\$25	\$0	Up to 300 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	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: November 13, 2023



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Schedule of Fees for Business Deposit Accounts

Debit Card & Online Banking: Free account services

Penn Community Bank network ATM transactions	\$0
Online Bill Pay	\$0
MX Money Manager	\$0
Mobile Deposit	\$0
Canceled check image (digital)	\$0

Debit Card & Online Banking: Additional convenience services

Non-Penn Community Bank network ATM ⁵ transactions	1 st Four (4)/Statement Cycle – \$0 Additional - \$.0.50 ea.
Online Payment- expedited funds	
Expedited electronic payment	\$10
Overnight check payment	\$25

Overdraft Services⁶

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

Statements & Account Research

Paper statement	\$3
Account research/reconciliation ⁷	\$30/hr. (30 minute minimum)

Wire Transfers

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

Other Services

Money order	\$5
Bank Check	\$7
Stop payment	\$30
Currency Conversion	Varies
Returned deposit Item	\$10
Foreign and/or Domestic check collection Item	\$25 ⁸
Notice of Levy/Money Judgement processing	\$100
Escheat processing	\$50
Inactivity:	
Checking (per month, after 1 year)	\$5
Savings (per month, after 2 years)	\$5
Early account closure ⁹	\$50

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

²Required 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.

³Community Business Checking is designed for nonprofit and community organizations with low monthly checking activity.

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

⁵ATMs may also be subject to surcharge from the non-Penn Community Bank ATM institution/owner, which will be included in the withdrawal transaction amount. For a complete list of free in-network ATMs visit PennCommunityBank.com/Locations.

⁶An overdraft occurs when there are insufficient available funds in your account to cover an item presented for payment. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction that would overdraw your account. If we do not authorize and pay an overdraft item, your transaction will be declined and returned and may incur a Nonsufficient funds fee (NSF). The maximum number of fees that can be assessed for paid overdraft or returned nonsufficient funds items per day is five (5), totaling \$175, per account.

⁷For requests to ship research documents, additional carrier shipping charges may apply and will be disclosed at time of package request origination.

⁸For items issued on an account at a Depository institution that is outside of the Federal Reserve system, the other institution may also assess currency conversion or other processing fees which will be reflected in the final amount received and credited to your account.

⁹Early account closure is defined as within six (6) months from open date, unless otherwise stated on new account addendum.

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