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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, or call us at 215.788.1234.

Product Reference Guide

CHECKING OPTIONS ¹	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	ACCOUNT FEATURES & REQUIREMENTS
Free Checking Plus	\$25	\$0	<ul style="list-style-type: none"> No minimum balance requirement Free e-Statements; \$3 paper statements \$0 Penn Community Bank non-network ATM fee² 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 less³ 1 OD/NSF Fee Pass per year⁴
Relationship Checking	\$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 ⁵ OR Monthly direct deposits totaling \$2,500 or more, OR Primary account owner age 50 or older.	<ul style="list-style-type: none"> No minimum balance requirement to earn interest⁶ Free paper or e-Statements \$0 Penn Community Bank non-network ATM fee² 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 less³ 1 OD/NSF Fee Pass per year⁴
Student Checking	\$25	\$0	<ul style="list-style-type: none"> Requires primary account owner 13 – 23 years old⁷ No minimum balance requirement Free e-Statements; \$3 paper statements \$0 Penn Community Bank non-network ATM fee² 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 less³ 1 OD/NSF Fee Pass per year⁴



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Access Checking	\$25	\$4, waived if receive direct deposits totaling \$500 or more per month.	<ul style="list-style-type: none"> No minimum balance requirement Free e-statements; \$2 paper statements Up to 4 free money orders per month No OD/NSF transactions allowed⁸
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SAVINGS OPTIONS	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE FEE	INTEREST EARNING
Statement Savings	\$25	\$5 Waived if maintain daily balance of \$100 or more	<ul style="list-style-type: none"> \$100 minimum daily balance requirement to earn interest Free paper or e-statements
IRA Statement Savings	\$25	\$5 Waived if maintain daily balance of \$25 or more	<ul style="list-style-type: none"> \$25 minimum daily balance requirement to earn interest Free e-statements; \$3 paper statement fee
Common Cents Savings⁹	\$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"> No minimum daily balance requirement to earn interest Free paper or e-statements
Junior Statement Savings	\$25	\$1 Waived if maintain daily balance of \$25 or more.	<ul style="list-style-type: none"> \$25 minimum daily balance requirement to earn interest Requires at least one account owner 18 years old or younger Free paper or e-statements
Ultra Money Market	\$25	\$12 Waived if maintain daily balance of \$1000 or more.	<ul style="list-style-type: none"> \$1000 minimum daily balance requirement to earn interest Free paper or e-statements

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.

²Fee 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.

³An 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). Overdraft Grace waives the standard Overdraft fee for paid items and NSF fee for returned items (currently \$35) 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. Overdraft Grace is not available on Access Checking accounts, as they do not have Overdraft services.

⁴Customer may request and receive 1 refund per year of Overdraft or Nonsufficient Funds fees assessed on account.

⁵Combined 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.



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⁶The balance earning tiers for Relationship Checking are: \$0.01 to \$4,999.99; \$5,000.00 - \$24,999.99; \$25,000.00+. 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.

⁷To 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 24th 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.

⁸When 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.

⁹The balance earning tiers for Common Cents Savings are as follows: \$0.01 to \$5,000.00; \$5,000.01 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.

Effective Date: November 13, 2023



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Schedule of Fees for Personal Deposit Accounts

Debit Card & Online Banking: Free account services

Penn Community Bank network ATM transactions	\$0
Non-Penn Community Bank network ATM transactions	\$0 ¹
Online Bill Pay	\$0
MX Money Manager	\$0
Mobile Deposit	\$0
Canceled check image (digital)	\$0
Cash Edge – standard transfer	\$0
Zelle® – standard transfer	\$0

Online & Mobile Banking: Additional convenience services

Online Payment- expedited funds	
Expedited electronic payment	\$10
Overnight check payment	\$25
Cash Edge – expedited transfer	\$5

Overdraft Services^{2,3}

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

Account Research & Account Statements

Paper statement	\$3 ⁵
Account research/reconciliation ⁶	\$30/hr. (30 minute minimum)

Wire Transfers

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

Other Services

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

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²An 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). Overdraft Grace waives the standard Overdraft fee for paid items and NSF fee for returned items (currently \$35) 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. Overdraft Grace is not available on Access Checking accounts, as they do not have Overdraft services.

³Customer may request and receive 1 refund per year of Overdraft or Nonsufficient Funds fees assessed on account.

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

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

⁶For requests to ship research documents, additional carrier shipping charges may apply and will be disclosed at time of package request origination.

⁷Waived for Access Checking; limit four (4) per month.

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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