

## Schedule of Business Fees – Standard Fees

Effective May 1, 2025

SERVICE	CHARGE
Account Balancing Assistance	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Account Inactivity Fee	\$5.00*
ATM/Debit Replacement Card – Standard Delivery	\$10.00 (\$50.00 expedited)
ATM Inquiry Service Charge	\$3.00 <sup>A</sup>
ATM Transfer Service Charge	\$3.00 <sup>A</sup>
ATM Withdrawal Service Charge	\$3.00 <sup>A</sup>
Cash Handling Fee	\$0.25 per \$100 deposited over \$15,000
Check Printing	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fees – Customers	5% (after first \$50.00)
Coin Counting – Machine Fees – Non-Customers	12%
DACA Fee (per account)	\$200.00
Deposit Account Verification Fee (for credit applications at other institutions)	\$15.00
Escheatment Fee <sup>o</sup>	\$100.00
FBO Account Fee	\$1000 per month
Garnishments/Executions/Levy Processing Fee	\$125.00
International Card Transaction Fee	Up to 1.1%, w/a minimum fee of .01
Items Deposited Fee	\$0.30 per item
Money Orders (customers only)	\$4.00
Money Order/Treasurer's Check Replacement Fee	\$35.00
Non-Customer (On-Us) Check Cashing Fee	\$5.00 per check
Overdraft/Returned Item Fee (per item)	\$35.00 per item**
Overdraft Sweep Fee	\$7.50 per day <sup>□</sup>
Returned Deposited Item	\$10.00 per item
Returned Mail/Incorrect Address	Up to, but no more than \$10.00
Statement Copies	\$3.00
Statement Mailing Fee	\$3.00
Stop Payment Fee (Includes Home Equity Line of Credit checks)	\$35.00
Treasurer's Checks (Customers only)	\$10.00
Received ACH Debit or Credit	\$0.30 per item
Foreign Currency Purchase Fee (customers only)	\$7.50
Small Order Additional Fee (under \$300.00)	\$10.00

SERVICE	CHARGE
Overnight Shipping Additional Fee (over \$2,000.00)	\$10.00
Foreign Check Processing Fee (Collection Letter)	\$35.00 per item
Foreign Check Processing Fee (Cash Letter)	\$5.00 per item
Foreign Check Collection Returned Items	\$20.00
Foreign Draft Fee	\$5.00 per item
Foreign Draft Delivery Fee (branch)	\$10.00
Foreign Draft Delivery Fee (client location)	\$15.00
Foreign Draft Stop Payment	Funds returned at current rate
<b>Safe Deposit Fees</b>	
2" x 5" Rental Fee	\$65.00 Per Year
3" x 5" Rental Fee	\$70.00 Per Year
5" x 5" Rental Fee	\$95.00 Per Year
3" x 10" Rental Fee	\$100.00 Per Year
5" x 10" Rental Fee	\$135.00 Per Year
10" x 10" Rental Fee	\$235.00 Per Year
Safe Deposit Drilling Fee	\$150.00
Safe Deposit Lost Key Fee	\$25.00
Safe Deposit Box Rental Late Fee (after 30 days)	\$10.00

<sup>o</sup>Escheatment Fee - Where applicable per individual state regulations

\* Inactivity Fee - Assessed per month after twelve (12) consecutive months with balance less than \$10,000.00 and no customer initiated transaction activity in business checking, savings or money market accounts.

\*\* Overdraft/Returned Item applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee assessed for each transaction with no daily limit. The amounts of any overdraft, including fees, are due and payable immediately or on demand. We will retain full discretion to decline to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent to an agreement to the contrary, such payment does not create a duty to pay future overdrafts.

□ In the event that there are not enough funds in the sweep account to cover the overdraft, we will sweep all available funds to the overdrafted account. In the event that this happens, your account will be charged both the Overdraft Sweep Fee and the Overdraft / Returned Item Fee.

<sup>A</sup> ATM Transfer Service Charge, ATM Withdrawal Service Charge and ATM Inquiry Service Charge will be calculated for the entire month, and will be charged as one fee at the end of the month. The ATM Transfer Service Charge, ATM Withdrawal Service Charge or ATM Inquiry Service Charge will be incurred even with the use of a SUM network ATM. These fees are charged for transactions conducted at ATMs that are not owned or operated by BankProv.

## Schedule of Business Fees – Cash Management Fees

Effective May 1, 2025

SERVICE	CHARGE
Money Service Business Account Handling Charge	\$500.00 per month
Privately Owned ATM	\$150.00 per month per ATM
Corporate API Access Fee	\$250.00 per month
ProvXchange Transfer Service	\$50.00 per month
Positive Pay Set Up Fee	\$100.00 (one-time fee)
Positive Pay	\$50.00 per month per account
Zero Balance Accounts	\$10.00 per month per account
Loan Sweep Service Fee	\$225.00 per month
Lockbox Administrative Fee	\$50.00 per month
<b>ACH Related Fees</b>	
Originated ACH Credits	\$0.15 per item
Originated ACH Debits	\$0.15 per item
Returned ACH Items	\$4.50 per item
ACH Origination Module Fee	\$30.00 per month
<b>BAI2 File Fees</b>	
BAI2 File OLB Fee	\$100.00
BAI2 File SFTP/FTPS Fee (1st Account)	\$100.00 per month
BAI2 SFTP/FTPS Fee Additional Account Fee	\$50.00 per month per account
<b>Remote Deposit Capture Fees</b>	
RDC Plan Fee	\$59.95 per month
Mobile RDC Access Fee	\$10.00 per month
Application & Set Up Fee (1st Account)	\$200.00
Additional RDC Account Fee	\$5.00 per month per account
<b>Wire Transfers Fees</b>	
Domestic Outgoing	\$30.00
Foreign Outgoing – Online Banking	\$40.00
Foreign Outgoing	\$50.00
Reverse Wire	Domestic Outgoing Fee + \$5.00
Domestic / International Incoming or Returned Wire	\$15.00
<b>Vault Services Fees</b>	
Vault Maintenance Fee	\$275.00 (per active vault location)
Dollar Amount Processing Fee	\$0.0075 (per dollar processed)
Note Processing Fee	\$0.0017 (per individual bill processed)
Deposit Fee	\$2.00 (per deposit)
Deposit Difference Fee	\$7.00 (per variance between declared and processed amounts)
Cash Order Fee	\$12.00 (per order)