

OTHER BUSINESS FEES

ATM Account Activity Print Out	\$1.00
Account Activity Print Out (per cycle)	\$5.00
Business Debit Card	Free
Certified Check	\$25.00
Checks Returned That Were Cashed or Deposited	\$12.00
Checks Presented for Collection	\$15.00
Checks and Automatic Debits (ACH) Returned for Insufficient Funds, Uncollected Funds and/or Overdraft	\$35.00
Copy of Paid Check (front and back)	\$6.00
Copy of Periodic Account Statement	\$7.50
Fax - Domestic Only (per page)	\$5.00
Foreign Check Collection (correspondent bank charges not included)	Free
Legal Processes:	
Levies, Attachments/Garnishments, Restraining Notices, Summonses, etc.	\$75.00
Civil Subpoenas	\$100.00
Night Deposit	Ask for Details
Promissory Note Collection	\$15.00
Research (per hour or any part thereof)	\$25.00
Stop-Payments:	
Checks	\$25.00
Automatic Debits and Drafts (ACH)	\$25.00
Wire Transfers:	
Outgoing:	
Domestic	\$21.00
International	\$35.00
Incoming:	
Domestic	\$12.00
International	\$12.00
Received ACH Transactions:	
Incoming Credits	\$0.12
Incoming Debits	\$0.12

1 Account includes 1,000 free transactions (e.g. checks paid, deposited items, debits and credits) per statement period.

2 Average collected balance provides a monthly earnings credit that may be used to offset or eliminate fees and service charges related to the checking account. The earnings credit may also be applied to multiple checking accounts or RDC when they are part of a broader business relationship with The Provident Bank. This credit will be calculated and applied through the use of our account analysis service. Service charges and fees accumulated using account analysis will be debited on or about the 15th day of the following month's statement cycle period. Additional charges may apply based on services selected.

3 Refer to account agreement regarding withdrawal and transfer limitations.

4 Applies to accounts on Account Analysis.

Effective January 1, 2009

Fees associated with business products and services

1-866-4NJ-BIZZ
(1-866-465-2499)

Executive Offices:
830 Bergen Avenue, Jersey City, NJ 07306

www.ProvidentNJ.com



Equal Opportunity Lender
Equal Housing Lender
Member FDIC 



BusinessAdvantageSM Checking

Monthly Maintenance Fee	None
Minimum Balance	None
First 1,000 Transactions ¹	Free
Transaction Fee (over 1,000)	\$0.20 per item

Business Checking with Interest

Minimum Opening Deposit	\$100.00
Minimum Average Balance to Avoid Monthly Maintenance Fee	\$1,500.00
Monthly Maintenance Fee (if average balance falls below \$1,500.00)	\$10.00
No Interest Earned on Balances Less Than	\$50.00

Commercial Checking²

Minimum Balance	None
Account Maintenance	\$15.00
Per Paid Check Charge	\$0.15
Per Deposit Charge	\$0.30
Per Deposited Item Charge	\$0.10

CommunityAdvantage Checking (Non-Profit Checking)

Minimum Opening Deposit	\$50.00
Minimum Balance	None
Monthly Maintenance Fee	None
First 1,000 Transactions ¹	Free
Transaction Fee (over 1,000)	\$0.20 per item

Business Savings Account

Minimum Opening Balance	\$50.00
Minimum Average Balance to Avoid Monthly Maintenance Fee	\$250.00
Monthly Maintenance Fee (if average balance falls below \$250.00)	\$3.00
No Interest Earned on Balances Less Than	\$50.00

Business Money Market Account

Minimum Opening Deposit	\$1,000.00
Minimum Average Balance to Avoid Monthly Maintenance Fee	\$1,000.00
Monthly Maintenance Fee (if average balance falls below \$1,000.00)	\$10.00
No Interest Earned on Balances Less Than	\$50.00
Per Check Fee in Excess of Limit ³ (3 checks paid free per statement period)	\$10.00

ProvidentConnect for Business

Online Banking	Free
Online Bill Payment	Free

CASH MANAGEMENT SERVICES

Zero Balance Account²

ZBA Monthly Maintenance Fee	\$25.00
Per Paid Check Charge	\$0.15
Per Deposit Charge	\$0.30
Per Deposited Item Charge	\$0.10

AIM Sweep Account²

Minimum Balance	\$25,000.00
AIM Monthly Fee	\$50.00
Per Paid Check Charge	\$0.15
Per Deposit Charge	\$0.30
Per Deposited Item Charge	\$0.10

Tiered Sweep Investment Account²

Minimum Balance	\$25,000.00
Sweep Monthly Fee	\$35.00
Per Paid Check Charge	\$0.15
Per Deposit Charge	\$0.30
Per Deposited Item Charge	\$0.10

Credit Sweep (Available only through the Tiered Sweep Investment Account)

Monthly Maintenance Fee	\$150.00
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Government Accounts²

Monthly Maintenance Fee	\$15.00
Minimum Balance	None
Per Paid Check Charge ⁴	\$0.15
Per Deposit Charge ⁴	\$0.30
Per Deposited Item Charge ⁴	\$0.10

Cash Management Online Banking

Monthly Maintenance Fee	\$19.99
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Remote Deposit Capture (RDC)²

Monthly Maintenance Fee	\$75.00
Per Item Scanned Charge	\$0.15
CCX Export File Implementation	\$100.00
Security Deposit for Check Scanner	\$35.00

ACH Services (including Direct Deposit)

Setup Fee	\$50.00
Monthly Maintenance Fee (per account)	\$50.00
Per Originated ACH Item Charge	\$0.10
Per ACH Return Item Charge	\$10.00
Per ACH Notice of Change Charge	\$5.00

ACH Origination Via Secure FTP

Monthly Maintenance Fee	\$50.00
Per ACH Item Charge	\$0.10

Lock Box Services

Customized pricing based on customer requirements.
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Positive Pay Via ProvidentConnect

Monthly Maintenance Fee	\$50.00
Per Exception Item Charge	\$0.25

See last panel for footnote explanations.