

# Personal Savings Products

ACCOUNT FEATURES	BASIC SAVINGS	SAVINGS PLUS	YOUNG INVESTORS OF PROVIDENT (YIP)	MONEY MARKET PASSBOOK	MONEY MARKET PLUS	ASSET MANAGEMENT	FIXED RATE CERT. OF DEPOSIT
<b>ATM</b>	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ No Foreign ATM fees* ▲ Available to minors 16** years of age & above	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ No Foreign ATM fees*	▲ N/A
<b>Monthly Service Charge</b>	▲ \$3	▲ \$3	▲ None	▲ \$10	▲ \$10	▲ \$10	▲ N/A
<b>Per Debit Fee</b>	▲ If a minimum balance of \$100 is not maintained for the entire month, there will be a \$1 fee for every withdrawal after 2 withdrawals for the month (including ATM)	▲ N/A	▲ N/A	▲ N/A	▲ N/A	▲ N/A	▲ N/A
<b>Minimum Balance Service Charge Waiver</b>	▲ \$100	▲ \$1,000	▲ N/A	▲ \$1,000	▲ \$2,500	▲ \$5,000	▲ N/A
<b>Minimum Opening Deposit Requirement</b>	▲ \$100	▲ \$1,000	▲ \$25	▲ \$1,000	▲ \$1,000	▲ \$1,000	▲ \$1,000
<b>Limitations, Additional Requirements, Other Distinctive Features, or Important Information</b>	▲ None	▲ None	▲ Available to minors under the age of 18 ▲ Minors' Social Security Number will be used for tax reporting purposes	▲ None	▲ A checking account with direct deposit must be opened and maintained to keep this account	▲ Check Access (Limited)	▲ Various terms available ▲ 3 months - 5 years ▲ A penalty will or may be imposed for early withdrawal
<b>Payment of Interest</b>	▲ Compounded daily ▲ Credited quarterly	▲ Compounded daily ▲ Credited quarterly	▲ Compounded daily ▲ Credited quarterly	▲ Compounded daily ▲ Credited quarterly	▲ Compounded daily ▲ Credited quarterly	▲ Compounded monthly ▲ Credited monthly	▲ Rate is fixed for term of account ▲ Compounded daily ▲ Credited quarterly
<b>Excess Activity Fee</b>	▲ \$10 per transaction after six withdrawals and/or transfers each monthly statement cycle by check (for accounts with check privileges), preauthorized or automatic transfer (e.g., automatic payments to an insurance company), draft, point-of-sale debit card, telephone, online banking, sweep withdrawal, and/or overdraft protection withdrawal.						▲ N/A

\*Foreign ATM fees charged by Provident Bank are waived on this account. Service fees charged by other ATM owners still apply.

\*\* To receive ATM card, account must be in the name of the minor and a parent or guardian.

Please refer to Provident's Account Agreement and Schedule of Fees for additional account information. The Bank reserves the right to change the terms and conditions of any account.