

### Service Fees

Bank Collection: Savings & CD Accounts (outgoing requests)	\$10.00
Certified Check	\$25.00
Checks and Automatic Debits (ACH) Returned for Insufficient Funds, Uncollected Funds and/or Overdraft	\$35.00
Checks Returned That Were Cashed or Deposited	\$12.00
Check Presented for Collection	\$15.00
Collateral Loan Set-Up Charge	\$25.00
Collection of U.S. Savings Bonds	\$45.00
Consular Letter	\$25.00
Copy of Deposit/Withdrawal Ticket or Deposited Item	\$6.00
Copy of Paid Check (front and back)	\$6.00
Copy of Periodic Account Statement	\$7.50
Dormant Accounts Inactive for 3 or More Years (per month)	\$3.00
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
Official Checks:	
Payable to Provident Customer	Free
Payable to Others	\$7.00
Overdraft Protection – Automatic Sweep from Linked Account (per transfer)	\$5.00
Stop-Payments:	
Automatic Debits and Drafts (ACH)	\$25.00
Money Orders	\$25.00
Official Checks	\$25.00
Personal Checks:	
Via Branch/Customer Contact Center	\$25.00
Via Touch Tone Banking	\$25.00
Via Online Banking	\$25.00
Replacement of Passbook (lost, stolen, or destroyed)	Free
Research (per hour or any part thereof)	\$25.00
Signature Guarantee (per document)	\$10.00
Provident Visa® Debit Card Inactive for 3 Months	\$1.50

### Wire Transfer Fees

Domestic:	
Outgoing	\$21.00
Incoming	\$12.00
International:	
Outgoing	\$35.00
Incoming	\$12.00

### Safe Deposit Fees

Safe Deposit Box Rental Fee*:	
Box Type:	Box Type:
Type A .....\$20.00	Type E .....\$60.00
Type B .....\$25.00	Type F .....\$87.00
Type C .....\$32.00	Type G .....\$140.00
Type D .....\$50.00	Type H .....\$200.00
*Plus New Jersey Sales Tax. Please contact your local branch for box size and availability.	
Drilling	\$125.00
Key Replacement (per key)	\$10.00

### Other Fees

Check Orders	Catalog Price*
*Basic-Style Checks for Age 50 Plus, Smart Checking and Provident Platinum Checking Customers	
Checking Customers	Free
Lost or Stolen ATM/Debit Card	\$5.00
Deposit Verification	Free
MasterCard/Visa® Credit Card Annual Fee	Free
Money Orders	\$3.00
Notary (customers only)	\$1.00
Copy of Paid Money Order or Official Checks	Free
Promissory Note Collection	\$15.00
Traveler's Checks – American Express:	
Individual Signature	Free
Joint Signature	2% per \$100.00

### Online Bill Payment Fees

All Checking Customers	Free
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### Notes:

- (1) Not all fees apply to all Provident accounts. Refer to your account disclosure.**  
**(2) If your existing account is not listed here, contact your branch for limitations and current fee information.**

Effective January 1, 2009

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Executive Offices:  
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## PROVIDENT VISA® DEBIT CARD AND AUTOMATED TELLER MACHINE (ATM) CARDS

No fee is assessed for transactions processed at a Provident-owned ATM using a Provident Visa® Debit Card or Provident ATM Card. For selected account types (see “Account Information” chart), withdrawal transactions processed at non-Provident owned ATMs will result in a fee charged by Provident and/or other ATM service provider(s).

Please refer to the “Service Fees” and “Other Fees” sections of this brochure for a complete listing of debit and ATM card fees charged by The Provident Bank.

### Daily Transaction Limits:

The table below sets forth daily transfer limits (“Daily Limits”) that apply when using your ATM or debit card:

DAILY LIMITS	Type of Card			
	PROVIDENT ATM CARD	PROVIDENT CLASSIC VISA® DEBIT CARD	PROVIDENT GOLD VISA® DEBIT CARD	PROVIDENT PLATINUM VISA® DEBIT CARD
Total Number of Cash Withdrawals	Unlimited	Unlimited	Unlimited	Unlimited
Total Amount of Cash Withdrawn	\$500	\$500	\$500 <sup>2</sup> \$1,000	\$1,000
Total Amount of Purchases	\$500 <sup>1</sup>	\$1,500	\$1,500 <sup>2</sup> \$5,000	\$7,500
Total Cash Withdrawn and Purchases	\$1,000	\$2,000	\$2,000 <sup>2</sup> \$6,000	\$8,500

<sup>1</sup>Restricted to point-of-sale transactions using cardholder's personal identification number.

<sup>2</sup>Limits apply to Gold Visa® Debit Cards tied to a Provident \$mart Checking account.

NOTE: Individual cardholder limits may vary based upon how or when your account/debit card was acquired by The Provident Bank.

## COMPUTATIONS

### The Balance on Which We Calculate Interest:

We use the daily balance method to calculate the interest on all interest-bearing accounts. This method applies a daily periodic rate to the balance in the account each day.

### Balance Requirement and Service Charges:

Computations for minimum balances and service charges are based on: (1) the average daily balance method for the period when calculating requirements

concerning checking and savings accounts. The average daily balance is calculated by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period; and (2) for the Provident Platinum Checking account only, the current principal balance in the related certificate of deposit, Individual Retirement Account, mortgage loan, home equity loan or line of credit, personal loan or line of credit, and/or overdraft line of credit on the day that the calculation is made.

## Personal Accounts and Service Fees



Account Information	Savings Accounts				Checking Accounts				Platinum Relationship Accounts <sup>1</sup>		
	Passbook Savings	Statement Savings	Hassle-Free Holiday Club	Young Savers <sup>2</sup> (Passbook or Statement Savings)	New Jersey Consumer Checking	Easy Open Free Checking	Age 50 Plus Checking <sup>3</sup>	Provident \$mart Checking <sup>SM</sup>	Money Market	Provident Platinum Checking <sup>SM</sup>	Provident Platinum MoneyManager <sup>SM</sup>
Minimum Opening Deposit	\$50.00	\$50.00	\$5.00	\$1.00	\$50.00	\$50.00	\$50.00	\$50.00	\$1,000.00	\$50.00	\$50.00
Minimum Balance to Avoid Penalty Fee	\$250.00	\$250.00	-	-	-	-	\$1,000.00 <sup>4</sup>	-	\$1,000.00	\$10,000.00	-
Minimum Balance Penalty Fee <sup>5</sup>	\$3.00	\$3.00	-	-	-	-	-	-	\$10.00	\$25.00 <sup>6</sup>	-
Monthly Service Fee	-	-	-	-	\$3.00	-	-	-	-	-	-
Monthly Check Limit	-	-	-	-	Eight (checks)	-	-	-	Three <sup>7</sup>	-	-
Per Check Fee (in excess of Monthly Check Limit)	-	-	-	-	\$0.50	-	-	-	\$10.00	-	-
No Interest Paid on Daily Balances Less Than <sup>8</sup>	\$50.00	\$50.00	Paid on all balances	Paid on all balances	-	-	-	Paid on all balances	\$50.00	\$50.00	\$5,000.00
Service Charge for Early Account Closure <sup>9</sup>	\$15.00	\$15.00	-	-	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	-	-
ATM Card Monthly Fee	-	\$1.50	-	-	\$1.50	\$1.50	-	-	\$1.50	-	-
ATM Withdrawal at Non-Provident ATMs	-	-	-	-	\$1.50	\$1.50	-	- <sup>10</sup>	-	-	-

## NOTES

1. Related accounts may include any Provident checking, savings, Individual Retirement Accounts, certificates of deposit, consumer mortgage loan and home equity, personal, or overdraft loan/line of credit accounts. Provident Platinum MoneyManager<sup>SM</sup> account must be linked to a Provident Platinum Checking<sup>SM</sup> account.
2. Account owner must be less than 18 years of age to open and maintain this account. Interest rate and APY vary dependent upon type of account opened.
3. At least one account owner must be 50 years of age or more to open and maintain this account.
4. Minimum average daily balance required in any combination of Provident deposit accounts of which \$1.00 must be in this account.
5. A balance penalty fee will be charged for average daily balances below stated minimum.
6. For each statement period that the combined principal balances of this account and all other related deposit and loan/line of credit accounts is less than the amount stated, this minimum balance penalty fee will be charged to this account.
7. The minimum amount for checks written on this account is \$500.00.
8. Except as noted, interest is not accrued/paid on any day when the daily balance falls below the stated amount.
9. Applies to accounts closed within six (6) months of account opening.
10. ATM fees/surcharges assessed by ATM service providers other than The Provident Bank will be refunded when periodic qualification requirements are met, see account disclosure for full details.