

Truth in Savings Disclosure

Provident Bank

P.O BOX 1001

Iselin, NJ, 08830

800.448.7768

PROVIDENT BASIC CHECKING

ACCOUNT ELIGIBILITY REQUIREMENTS

This account is available to consumer/personal account holders only. You must agree to accept and demonstrate the ability to receive periodic statements, account disclosures and notices electronically. As such, you must establish and maintain (by logging on at least once per month) a ProvidentConnect Online Banking relationship.

ACCOUNT QUALIFICATIONS AND REQUIREMENTS

REQUIRED DEPOSIT AT ACCOUNT OPENING

You must deposit a minimum of \$50 to open this account.

ELECTRONIC STATEMENT SELECTION REQUIREMENT

To select electronic statement delivery, log on to ProvidentConnect Online Banking or Provident's Mobile app, hover over "eStatement", select "eStatement Preferences" and follow the screen prompts. Note: Failure to enroll in ProvidentConnect Online Banking and/or elect to have periodic account statements delivered in electronic form, will result in paper periodic account statements being provided via regular mail, for which a fee will be charged (see the PAPER STATEMENT FEE section below).

RATE INFORMATION

This is a non-interest bearing account.

MINIMUM BALANCE REQUIREMENTS

TO OPEN AN ACCOUNT

You must deposit a minimum of \$50 to open this account. TO KEEP AN ACCOUNT OPEN

The minimum balance required to keep this account open is \$.01.

FEES TO MAINTAIN A PROVIDENT BASIC CHECKING ACCOUNT

CHECK WRITING FEES

If more than six (6) checks are presented for payment within a statement period, your account will be charged a fee of \$.50 for each additional check in excess of the six (6) check limit.

MONTHLY BALANCE PENALTY FEE

There is no monthly balance penalty fee associated with this account.

OVERDRAFT FEES

If the collected and/or available balance in your Provident Basic Checking account is less than a check, ACH, draft, or other item presented for payment, and your account is not tied to a credit line with sufficient available balance or set up for automatic transfers from another Provident account, (collectively referred to as overdraft protection options and may be expanded to include Overdraft Privilege (ODP) service) your Basic Checking account will be charged \$35 if the item is paid. Dependent on your selection of overdraft protection options, you may also be charged for all ATM withdrawals/transfers or point-of-sale transactions that cause the account to be overdrawn. We pay overdrafts at our discretion under our Overdraft Privilege (ODP) service. Consult with your branch representative for the overdraft protection options that best fits your financial needs.

STOP PAYMENT

A fee of \$35 will be charged for each request to stop payment of a check, draft, ACH or automatic debit.

PAPER STATEMENT FEE

A \$2 fee will be charged each statement period that a paper statement is produced.

OTHER FEES

For other possible fees and charges associated with a Provident Basic Checking account, see the Personal Accounts and Service Fees schedule.

TRANSACTION LIMITATIONS

DEPOSITS

You may make an unlimited number of deposits into your account.

WITHDRAWALS

You may make an unlimited number of withdrawals from your account each statement period in person, by issuing a check, via transfer, or via ACH. ATM withdrawals are limited to 5 per day and point-of-sale transactions are limited to 30 per day. The combined total number of ATM cash withdrawal and POS transactions may not exceed 30 transactions per calendar day. See above for fees imposed when the number of checks presented for payment in a statement period exceeds six (6).

CHECK WRITING

Up to a maximum of six (6) checks may be presented for payment during any statement period without incurring a per check fee. The minimum amount that you may write a check for is \$.01.

EXTERNAL TRANSFERS THROUGH ONLINE BANKING

External transfers conducted using Provident Bank's online banking service are limited to a daily limit of \$5,000 from each of your Provident accounts. This daily limit is applicable to external transfers (i.e. transfers from your Provident account to an account at another financial institution) conducted Monday through Friday. Any transfers requested on Saturday, Sunday, or a federal holiday will be added to transfer requests made on the following business day.

Note: This transaction limitation does not affect transfers to or between your Provident accounts.

DEBIT CARD

This account automatically entitles the account holder(s) to a Provident Debit Card. Transactions processed at non-Provident owned ATMs may result in a fee charged by Provident and/or the ATM service provider(s). Please refer to Provident Bank's Regulation E Electronic Funds Transfer Disclosure for Consumer Accounts and the Personal Accounts and Service Fees schedule for further details about debit card transactions.