

Truth in Savings Disclosure

Provident Bank

P.O BOX 1001

Iselin, NJ, 08830

800.448.7768

PROVIDENT \$MART CHECKING

ACCOUNT ELIGIBILITY REQUIREMENTS

This account is available to consumer/personal account holders only. To qualify for the accounts features and benefits, you must agree to accept and demonstrate the ability to receive electronic periodic statements, account disclosures and notices. As such, you must establish and maintain (by logging on at least once per month) a ProvidentConnect Online Banking relationship (see ELECTRONIC STATEMENT SELECTION REQUIREMENTS section below).

ACCOUNT QUALIFICATIONS AND REQUIREMENTS

To qualify for Provident \$mart Checking domestic ATM fee/surcharge refunds, you must fulfill the following qualification requirements: conduct ten (10) signature-based point-of-sale purchases using your Provident Debit Card - these purchase transactions must post and clear your account within one (1) statement period; have one (1) direct deposit or one (1) automatic debit per statement period posted to and cleared through your account and elect to receive and maintain your periodic account statements electronically via ProvidentConnect Online Banking. Account qualification requirements become effective during the third (3) statement period that the account has been opened. If the requirements are not met after this time, we will not provide ATM Surcharge fee refunds.

REQUIRED DEPOSIT AT ACCOUNT OPENING

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

ELECTRONIC STATEMENT SELECTION REQUIREMENTS

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 elect to have periodic account statements delivered in electronic form by the last day of the second statement period will disqualify the account for domestic ATM fee/surcharge refunds. As a result, paper periodic account statements will be provided via regular mail, for which a fee will be charged (see the PAPER STATEMENT FEE section below).

VARIABLE RATE INFORMATION

BALANCE TIERS and RATES

Current Interest Rates and Annual Percentage Yields (APYs) for interest bearing accounts are available at our branch locations or at <https://www.provident.bank/personal-checking-rates>.

Your interest rate and annual percentage yield may change at our discretion at any time.

COMPOUNDING AND CREDITING

FREQUENCY

Interest is compounded daily, credited on the last business day of the statement period and available on the first business day of the following statement period.

EFFECT OF CLOSING AN ACCOUNT

If you close an account before interest is credited, you will not be paid the interest accrued on your account up to the closing date.

MINIMUM BALANCE REQUIREMENTS

TO OPEN AN ACCOUNT

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

TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED

At a minimum, you must maintain the daily balances described in the VARIABLE RATE INFORMATION section above in your account each day to obtain the annual percentage yield for that specific balance tier.

TO KEEP AN ACCOUNT OPEN

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

BALANCE COMPUTATION METHODS

INTEREST CALCULATION

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

ACCRUAL OF INTEREST ON NON-CASH DEPOSITS

Interest begins to accrue on the business day or next business day following the day on which you deposit non-cash items (for example, checks).

FEES TO MAINTAIN A PROVIDENT \$SMART CHECKING ACCOUNT

CHECK WRITING FEES

There are no per check fees associated with this account.

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 \$smart 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 \$smart Checking 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 \$smart Checking account, see the Personal Accounts and Service Fees schedule.

TRANSACTION LIMITATIONS

DEPOSITS

You may make an unlimited number of deposits to 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.

CHECK WRITING

You may write an unlimited number of checks on your account. The minimum amount 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.

ACCOUNT LIMITATIONS

Provident Bank reserves the right to limit the number of Provident \$mart Checking accounts per account holder, individually or jointly.

DEBIT CARD

This account automatically entitles the account holder(s) to a Provident Debit Card. Fees/surcharges assessed for ATM transactions processed using this debit card will be shown on the account statement. When the Provident \$mart Checking qualification requirements are met, all domestic ATM fees/surcharges assessed during the corresponding statement period will be refunded to the account. 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.

SMC-09/08/2026

800.448.7768

www.Provident.Bank

Member FDIC