

BUSINESS PRODUCTS AND SERVICES

Account Type	Minimum Opening Deposit	Minimum Daily Balance to Avoid Fee	Monthly/Transaction Fee	Additional Features and Benefits
Interest Checking Options				
Competitive Edge Checking™	\$50	\$15,000	\$9.95 Monthly fee is waived with use of any cash management service (excludes business online banking). Enrollment into services is subject to bank approval. \$.35 per item in excess of 500 transactions (a transaction includes checks paid, checks deposited, incoming ACH credits and debits).	15% off business checks and accessories. No fee overdraft protection transfers from a linked checking, savings or line of credit. Other overdraft services available. Free First Data Mobile Pay™ Encrypted Card Reader.* Discount on payroll processing and tax filing. No fee personal Signature Relationship Checking account for the business owner. Electronic banking services (refer to Electronic Banking Services and Fees).
IOLTA	\$50	None	None	Unlimited transactions. Electronic banking services (refer to Electronic Banking Services and Fees).
Checking Options				
Business Checking 300	\$50	\$500	\$12 minimum balance fee \$.35 per item in excess of 300 transactions (a transaction includes checks paid, checks deposited, incoming ACH credits and debits)	No fee personal Signature Relationship Checking account for the business owner. Electronic banking services (refer to Electronic Banking Services and Fees).
Small Business Checking	\$50	None	\$.50 per item in excess of 100 transactions (a transaction includes checks paid, checks deposited, incoming ACH credits and debits) \$2 per foreign ATM withdrawal	Electronic banking services (refer to Electronic Banking Services and Fees).
Business Analysis Checking	\$50	An analysis is performed to determine whether the earnings credit offsets the handling costs. If the handling cost is greater, the difference is charged to the account. The earnings credit is calculated on the net average collected balance on deposit during each month. The average collected balance is the total of cash, electronic deposits, other credits, and non-cash items on deposit for which you received credit less withdrawals, other debits, and checks paid against the account then averaged over the number of days in the month. An adjustment is made for the reserve requirement we must maintain with the Federal Reserve Bank.	<u>Handling Costs Applied Against Earnings Credit</u> Account Maintenance \$ 15.00 per month Checks Paid \$.20 per item Deposited Items \$.15 per item Deposit Tickets \$.26 per item Incoming ACH Credits \$.15 per item Incoming ACH Debits \$.15 per item Deposit Coverage Fee the sum of the daily periodic rate applied to the daily collected balance for the month Affiliated Account Fee \$ 2.00 per account	No fee personal Signature Relationship Checking account for the business owner. Electronic banking services (refer to Electronic Banking Services and Fees). Please note, online banking and bill payment services are only available through Business e-Cash Manager Plus for Business Analysis Checking.
Nonprofit Checking	\$50	None	None	Account eligibility limited by Bank. Electronic banking services (refer to Electronic Banking Services and Fees).
Money Market and Savings Options**				
Business Moneymarket	\$50	\$2,500	\$10 minimum balance fee \$.15 per item in excess of 25 items deposited	Interest bearing. Electronic banking services (refer to Electronic Banking Services and Fees).
Moneymarket Savings Easy Escrow	\$50	None	None	Interest bearing. No withdrawals permitted prior to account closing. Electronic banking services (refer to Electronic Banking Services and Fees).
Business Statement Savings	\$50	There must be at least one automatic funds transfer per calendar month of \$25 or more into the Business Statement Savings account from a designated account. If a transfer does not occur, the balance in the Business Statement Savings account must be \$500 or more on the first business day of the following month or a \$5 fee will be charged.	\$5 minimum balance fee \$.15 per item in excess of 25 items deposited	Interest bearing. Electronic banking services (refer to Electronic Banking Services and Fees).

Our current service charges and fees are based on your "ledger" balance, which is the balance you see on your statement, unless otherwise noted. This is different from your collected balance.

Overdraft Protection is available to all checking and money market accounts from a checking, savings, money market or line of credit account. Other options available. Refer to our Personal and Business Deposit and Electronic Banking Services Agreement and Disclosure for more information.

All checking, savings and money market accounts receive a monthly statement. See Fees for Special Services for check image return with your statement.

*Some conditions apply. Clients must have an active National Penn **Competitive Edge** Checking account, meet all qualifying criteria and have a credit approved National Penn merchant processing account to obtain the free **First Data Mobile Pay** Encrypted Card Reader.

**Federal Reserve Board Regulation D prohibits withdrawals in excess of the limits as disclosed in the Personal and Business Deposit and Electronic Banking Services Agreement and Disclosure under Transaction Limitations on Certain Accounts.

In addition to the fees and terms and conditions contained in this disclosure, your account is subject to the applicable terms and conditions disclosed in the Personal and Business Deposit and Electronic Banking Services Agreement and Disclosure and other terms and conditions specific to online banking products. We reserve the right to change or eliminate products, fees, or services; applicable notice will be given as required by law.

ELECTRONIC BANKING SERVICES AND FEES

Merchant Services through First Data

Next day funding to National Penn business checking accounts (cut-off time is 11 p.m. ET)

Small Business Online Banking and Online Bill Payment

No fee unless any of the following services are used:

- \$13 for each same day bill payment
- \$18 for each overnight check payment
- \$.50 for each Popmoney payment initiated
- \$.50 for each Bank-to-Bank Transfer out of a National Penn account (no fee for a Bank-to-Bank Transfer into a National Penn account)

Check Deposit

Deposit checks to your business checking, money market and savings accounts using your iPhone or Android device or PC with a scanner.

- Up to two deposits per account per statement cycle – no charge
- Three or more deposits per account per statement cycle – \$2 per deposit

One fee for the total amount of all Check Deposit service fees will be deducted from each account at the end of the statement cycle in which your deposits occurred.

- Daily deposit limit \$3,000 each business day
- Multi-day deposit limit \$6,000 over 22 business days

Deposit cut-off time is 4 p.m. ET each business day.

Electronic Statement (e-statement)

Electronic version of your paper statement via Small Business Online Banking.

PC Banking via Quicken® or QuickBooks®

- \$12 per month
- \$18 per month with bill payment (includes 15 bill payments)
- \$1 per month for each additional account accessed over 3
- \$.50 for each bill payment over 15

Fees are deducted on the 15th of the month following enrollment.

Account transfer and bill payment cut-off time is 8 p.m. ET each business day.

Telephone Banking – call 800.232.0606

Account transfer cut-off time is 7 p.m. ET each business day.

Visa® Business CheckCard*** (checking account required)

Calendar-day limits may be requested in increments of \$100 up to the maximum limits of:

- ATM withdrawal \$600
- POS (PIN) transactions \$5,000
- Visa purchases \$5,000

Deposit cut-off time is 9 p.m. ET each business day.

Corporate ATM Card*** (deposit only)

\$1.50 for each deposit at ATMs not owned or operated by us.

Fees are deducted at the time of transaction.

Deposit cut-off time is 9 p.m. ET each business day.

***International transactions – .8% to 1% of the transaction amount based on currency conversion

Fee to replace lost or stolen card – \$10

Special handling (rush delivery of card) – up to \$75

ATM owner may charge a fee (surcharge) for the use of their ATMs.

FEES FOR SPECIAL SERVICES

Activity Fees

Items Presented Against:

Insufficient Funds.....	\$38/item
Uncollected Funds.....	\$38/item
Postdated.....	\$38/item
Overdraft.....	\$38/item
<i>Uncollected funds, insufficient funds, and overdraft applies to any check, in person withdrawal, ATM withdrawal or a withdrawal by other electronic means.</i>	
Overdraft Protection.....	\$12/transfer
<i>Refer to our Personal and Business Deposit and Electronic Banking Services Agreement and Disclosure for more information.</i>	
Return Item Deposited, Redeposited, or	
Cashed.....	\$15/item
5 Consecutive Business Day Overdraft.....	\$15/occurrence
<i>Any account remaining in an overdrawn or negative balance condition for 5 consecutive business days will be assessed this fee for each 5 day occurrence.</i>	
Negative Balance Collection Fee	
Personal Accounts.....	\$50
Business Accounts.....	\$100
<i>Any account remaining in an overdrawn or negative balance condition and referred to a third party collection agency for resolution will be assessed a negative balance collection fee.</i>	
Undeliverable Mail (after first return).....	\$20
Inactivity fee after 6 months of no customer activity* and balance less than \$10.....	balance of account
Dormant Fee after 2 years of no customer activity*.....	\$5/month
Escheatment Fee.....	\$75
Special Account Handling.....	\$50/hour (\$50 minimum)
MoneyMarket/Savings Excessive Withdrawal Fee.....	\$20/item
Non-National Penn ATM Withdrawal.....	\$2 each**

*An account will be considered inactive/dormant when no deposits or transfers/withdrawals have been made by the customer.

**Applies to Free Checking, Free Student Checking and Free Business Checking. Free Student Checking charged in excess of four non-National Penn ATM withdrawals.

Special Requests

Stop Payments.....	\$35 each
Closing of Account by Letter of Request.....	\$20
IRA Termination Fee.....	\$25/account
Requests for Photocopies and Faxes.....	\$5
<i>Check safekeeping accounts – first 12 check copies per year free. If proof of IRS audit shown, no charge.</i>	
Requests for Statements:	
Account Activity Print-out.....	\$5 each
Business Analysis Statements.....	No charge
Special Cut-off Business Statements.....	\$25 each
CD-ROM with Check and Deposit Detail.....	\$30/month
Check Image Return.....	\$2/month
Check Safekeeping.....	No charge

Checks

Cashier's Checks.....	\$10 each
Personal Money Orders.....	\$5 each
Counter Checks.....	\$2 each

Legal Actions

Subpoena/Summons Research.....	\$50/hour (\$50 minimum)
Tax Levy.....	\$150/levy plus attorney fees
Writs and Garnishments.....	\$250 plus attorney fees

Wire Transfers

Outgoing – Domestic.....	\$25 each
Outgoing – Foreign:	
Foreign Currency.....	\$35 each
U.S. Dollars.....	\$40 each
Incoming.....	\$15 each
Faxed Wire Transfer Advice.....	\$4/advice or \$50/month/account
Other banks may charge additional fees, which we will pass on to you.	
Cut-off time for outgoing wire transfers initiated at any branch is 3 p.m. ET each business day.	
Cut-off time for outgoing wire transfers initiated via Business e-Cash Manager is 4:30 p.m. ET each business day.	
Cut-off time for incoming wire transfers is 5 p.m. ET each business day.	

Miscellaneous

Bond Coupons Cashed, Deposited, or Returned.....	\$15/envelope
Bond of Indemnity.....	\$10 each
Canadian Check Adjustments and Domestic Collection Items.....	\$25 each plus any correspondent bank fees
Deposit Correction.....	\$5 each
Foreign Currency Buys/Sells less than \$500 USD.....	\$10 Exchange fee plus shipping
Buys/Sells less than \$300 USD.....	\$10 Small Order fee plus \$10 Exchange fee plus shipping
Buys/Sells over \$500 USD.....	No charge
Foreign Draft.....	\$22.50 each
Stop Payment on Foreign Draft.....	\$40 each plus any correspondent bank fees
Municipal Bond Redemption.....	\$40 each plus any correspondent bank fees
Night Deposit Bags.....	\$25 each
Night Bag Drop Key.....	\$5 each
Zipper Bags.....	\$3 each
Safe Deposit Box Late Payment.....	\$10
Wrapped or Loose Coin.....	1% of value (\$5 minimum)
Large Currency Deposits.....	0.1% of deposits over \$20,000
Large Currency Orders.....	0.2% of orders over \$20,000

Customers will be responsible for paying all charges passed on by third party vendors. Any legal expenses/costs incurred by the Bank for an account will be charged to the account owner.

RATE/ANNUAL PERCENTAGE YIELD INFORMATION FOR CHECKING/SAVINGS ACCOUNTS

FOR BUSINESS ACCOUNTS ONLY

Prepared by: _____ This information is accurate as of today, ____/____/____. How the annual percentage yield is calculated is inside the Personal and Business Deposit and Electronic Banking Services Agreement and Disclosure. **THE ANNUAL PERCENTAGE YIELD ASSUMES THAT THE FUNDS REMAIN ON DEPOSIT FOR ONE YEAR.**

	<i>Interest Rate</i>	<i>Annual Percentage Yield</i>
<input type="checkbox"/> COMPETITIVE EDGE CHECKING™*		
<i>Balance</i>		
Less than \$10,000.....	_____ %	_____ %
\$10,000 to \$24,999.....	_____ %	_____ %
\$25,000 to \$49,999.....	_____ %	_____ %
\$50,000 or greater.....	_____ %	_____ %
<input type="checkbox"/> IOLTA*	_____ %	_____ %
<input type="checkbox"/> BUSINESS MONEYMARKET*		
<i>Balance</i>		
Less than \$10,000.....	_____ %	_____ %
\$10,000 to \$24,999.....	_____ %	_____ %
\$25,000 to \$49,999.....	_____ %	_____ %
\$50,000 to \$99,999.....	_____ %	_____ %
\$100,000 to \$499,999.....	_____ %	_____ %
\$500,000 to \$999,999.....	_____ %	_____ %
\$1,000,000 or greater.....	_____ %	_____ %
<input type="checkbox"/> MONEYMARKET SAVINGS EASY ESCROW*		
<i>Balance</i>		
Less than \$5,000.....	_____ %	_____ %
\$5,000 to \$24,999.....	_____ %	_____ %
\$25,000 or greater.....	_____ %	_____ %
<input type="checkbox"/> BUSINESS STATEMENT SAVINGS*	_____ %	_____ %

* Interest is compounded and credited monthly.

BUSINESS DEPOSIT PRODUCTS AND SERVICES FEE SCHEDULE



1.800.822.3321
www.nationalpenn.com

Member FDIC
Equal Housing Lender