



ProGrowth® Bank
Growth. For You. For Life.®

Business and Personal Accounts: Service Fee Schedule

Effective: August 1, 2025 (Subject to Change)

NICOLLET OFFICE

| <u>Street Address</u> | <u>Mailing Address</u> |
|--|--------------------------------------|
| 703 Third Street Nicollet, MN 56074 | PO Box 77 Nicollet, MN 56074-0077 |

| | |
|------------|--------------|
| Phone: | 507-232-3488 |
| Toll Free: | 888-634-3488 |
| Fax: | 507-232-3978 |

Lobby Hours

| | |
|--------------------------|---------------------|
| Monday-Thursday | 8:30 AM to 4:00 PM |
| Friday | 8:30 AM to 5:00 PM |
| Saturday (Phone Support) | 8:30 AM to 12:00 PM |

MANKATO OFFICE

| <u>Street Address</u> | <u>Mailing Address</u> |
|---|---|
| 120 N Augusta Court, Suite 111 Mankato, MN 56001 | 120 N Augusta Court, Suite 111 Mankato, MN 56001 |

| | |
|------------|--------------|
| Phone: | 507-344-4333 |
| Toll Free: | 888-458-6672 |
| Fax: | 507-344-8153 |

Lobby Hours

| | |
|--------------------------|---------------------|
| Monday-Friday | 8:30 AM to 5:00 PM |
| Saturday (Phone Support) | 8:30 AM to 12:00 PM |

GAYLORD OFFICE

| <u>Street Address</u> | <u>Mailing Address</u> |
|--------------------------------------|--------------------------------------|
| 320 Main Avenue Gaylord, MN 55334 | PO Box 266 Gaylord, MN 55334-0266 |

| | |
|------------|--------------|
| Phone: | 507-237-5535 |
| Toll Free: | 888-325-5535 |
| Fax: | 507-237-5197 |

Lobby Hours

| | |
|---------------|--------------------|
| Monday-Friday | 8:30 AM to 4:00 PM |
|---------------|--------------------|

Drive-Thru Hours

| | |
|---------------|---------------------|
| Monday-Friday | 8:00 AM to 5:00 PM |
| Saturday | 8:30 AM to 12:00 PM |

WEBSITE & EMAIL CONTACTS

Website: www.progrowth.com

Phil Keithahn, Chairman and CEO: phil@progrowth.com

Sue Keithahn, President and COO: sue@progrowth.com

HELP Center (online banking): HELP@progrowth.com

Loans: loans@progrowth.com

Deposits: deposits@progrowth.com

Other Bank Services: info@progrowth.com

CUSTOMER SERVICE

Toll Free: 1-888-244-3490

Toll Free: 1-888-922-BANK (2265)

Mankato & Nicollet area: 507-232-3730

Important Legal Information

This fee schedule describes fees that ProGrowth Bank may charge deposit account owners for some services. Fees are based on the type of account you have and the services you use. Some services may be available to non-customers for a different fee.

A ⚡ (star) in front of a Service or section indicates a fee change or name change.

If you have any questions about fees and services, please contact ProGrowth Bank by calling us at 1-888-244-3490.

We value our relationship with you.

- This fee schedule, in combination with your various banking agreements (referred to in this fee schedule as "Agreement"), explains legal information about your banking relationship with ProGrowth Bank.
- By opening an account with ProGrowth Bank, you agree to pay for our **services** as described in this fee schedule.
- An account's monthly service fee or monthly maintenance fee applies only to that account, and does not include charges for other accounts, unless otherwise indicated.
- Fees may be subject to state and local taxes.
- Your account may be charged fees and expenses during a statement cycle other than the one in which they occur.
- Fees and expenses may be deducted from your account as explained in this fee schedule.
- If your account is closed, you are responsible for any outstanding fees, any items deposited to or drawn against the account before or after it is closed, and any fees and expenses related to those items. Please be prepared to discuss any outstanding items that have not posted when closing your account.
- You are responsible for any costs or expenses ProGrowth Bank may incur in enforcing the terms described in this fee schedule and in the *Agreement*.
- There may be additional accounts and services that ProGrowth Bank offers that are not included in this fee schedule. Please contact the Bank if you need another type of account or service.
- Information in this fee schedule may change, as follows:
 - ProGrowth Bank continually offers new accounts and services, and adds or modifies account terms and conditions to meet our customers' changing needs. Accounts and services offered may vary by location;
 - We may change this fee schedule at any time, for example, by adding new terms and conditions, or by deleting or amending existing terms and conditions, including fees;
 - We strive to ensure that the information in this fee schedule is accurate, yet we cannot be responsible for printing or typographical errors;
 - We will notify you as required by law should changes, additions, or deletions occur.

Have questions? Call 1-888-244-3490
What is our routing number? 091908768
NMLS ID#: 680779

Send us an email: help@progrowth.com
Visit our website: www.progrowth.com
Last Updated: 05/28/2025

help@progrowth.com
www.progrowth.com
05/28/2025

MEMBER FDIC. EQUAL HOUSING LENDER.
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Terminology

- You, the account owners, may also be referred to as "you," "your," or "yours";
- ProGrowth Bank may also be referred to as "the Bank," "we," "us," or "our";
- This fee schedule, the **Business and Personal Accounts: Service Fee Schedule**, may also be referred to as "**Schedule**";
- The companion brochures and agreements related to personal deposit accounts, may also be referred to as "**Agreement**";
- Certain words with special meaning used in this fee schedule are defined in the **Agreement**. They have the same meaning when used in this fee schedule.

• Business Account Analysis

Account Analysis only applies to certain business checking accounts. All Account Analysis rates and fees are subject to change without notice and are calculated on the basis of each account's average daily available balance.

| | |
|---------------------------------|-------------------------------------|
| Account Analysis Charge | \$10 per statement cycle |
| Earnings Credit Rate | Variable. May change monthly |
| •BAI2 File Fee | \$10 per month |
| Items (On Us) | \$0.05 per item |
| Items (Local/Transit) | \$0.05 per item |
| Debit Item | \$0.15 per debit |
| Credit Item | \$0.15 per credit |
| Reserve Requirement | 10% |
| Negative Available Balance Rate | Variable. National Prime plus 4.00% |
| Special Handling Fee | \$10-100 per month |
| Sweep Fee | \$4 per transfer |
| Money Service Business Fee | \$25 per month |

ACH Origination

| | |
|---|-----------------------------|
| Annual Fee | \$40 per year |
| Business Online Banking | \$25 per month |
| Account Reconciliation and Research | \$35 per hour, \$35 minimum |
| Corporate User ACH Origination | \$15 |
| Basics Electronic Guide | |
| ACH Return Fee | \$5 per item |
| ACH Notification of Change Fee | \$5 per item |
| Files Processed | \$6 per file |
| Items Processed | \$0.06 per item |
| Same-Day File Processed | \$6 per file |
| Same-Day Items Processed | \$0.05 per item (1) |
| Unauthorized Returns (R05, R07, R10, R11, R29, R51) | \$8 per item |

(1) This is in addition to the per item fee for Items Processed

Detailed Information on Fees

This section describes fees that ProGrowth Bank typically charges for services it provides. As noted throughout this section, fees are based on the type of account you have and the services you use. Additional information may be available in the Account Description for each product that you use. The following fees, unless otherwise indicated, apply to agricultural (farm), business, non-profit, and personal customers. Some services may be available to non-customers for a different fee.

Account Closure, External Transfer

| | |
|--|-----------------------|
| Checking or Savings | \$25 per account (1) |
| Health Savings Account (HSA) | \$50 per account |
| Individual Retirement Account (IRA) | \$50 per account |
| External Transfer for HSA and IRA Accounts | \$50 per transfer (2) |
| (1) Closure of account within 6 months of account opening | |
| (2) External transfer resulting in closed account or remaining balance below \$1,000 | |

Account Reconciliation and/or Research

| | |
|----------------------------------|-----------------------------|
| Hourly Rate | \$35 per hour, \$35 minimum |
| Hourly Rate – Officers | \$50 per hour |
| Hourly Rate – Senior Officers | \$100 per hour |
| Hourly Rate – Executive Officers | \$200 per hour |

Account Special Handling

| | |
|----------------------|--------------------|
| Special Handling Fee | \$10-100 per month |
|----------------------|--------------------|

ACH Origination

| | |
|---|-----------------------------|
| Account Reconciliation/Research | \$35 per hour, \$35 minimum |
| ACH Return Fee | \$5 per item |
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| Annual Fee | \$40 per year |
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| File Processed | \$6 per file |
| Items Processed | \$0.06 per item |
| Same-Day File Processed | \$6 per file |
| Same-Day Items Processed | \$0.05 per item (1) |
| Sweep Fee | \$4 per transfer |
| Unauthorized Returns (R05, R07, R10, R11, R29, R51) | \$8 per item |
| (1) This is in addition to the per item fee for Items Processed | |

ATM Access Fees

| | |
|--------------------------------------|--------------|
| ATM Withdrawal at ProGrowth Bank ATM | No Fee |
| ATM MoneyPass® Withdrawal Fee | No Fee |
| ATM Non-MoneyPass® Withdrawal Fee | \$3 each (1) |
| ATM Fee Refunds | Varies (2) |

Other Fees: Fees charged by non-MoneyPass® owner/operator apply (unless waived by terms of your account) in addition to those described above.

- See the Account Description within each product for fee waiver details.
- You may be able to offset some or all of your ATM Withdrawal Fees/ATM Surcharge Fees incurred. The maximum refund is determined by your specific checking account and the refund will be received same business day.

•BAI2 File

| | |
|----------------|----------------|
| •BAI2 File Fee | \$10 per month |
|----------------|----------------|

Bill Pay – Special Service Charges

| | |
|--------------------------|---------------------------------|
| Overnight Check Service | \$14.95 per item |
| Same Day Bill Payment | \$9.95 per item |
| Per Item Payment Charges | >20 per month - \$0.55 per item |

Business Online Banking

| | |
|-----------------------------|----------------|
| Business Online Banking Fee | \$25 per month |
|-----------------------------|----------------|

Cashier's Checks

| | |
|------------------|--------------|
| Cashier's Checks | \$5 per item |
|------------------|--------------|

Check Cashing (Non-Customer)

| | |
|---|----------------------------------|
| On-Us Check | \$10 per check |
| Not-on-Us Check | 1% of amount, (\$10 minimum) (1) |
| (1) Checks cashed may be subject to limitations | |

Check Orders and Check Printing

Certain checking accounts will receive complimentary checks when order is placed through ProGrowth Bank's selected vendor. See the Account Description within each product for details. Exceptions may apply.

Check Printing: Prices vary by quantity/style/design Varies
Counter Checks (waived for cash withdrawals) \$1 per check

Coin and Currency (Non-Customer)

| | |
|------------------------|---|
| Base Purchase Fee | \$5 per order |
| Coin In, Up to \$1,000 | 1% of amount, (\$5 minimum) |
| Coin In, Over \$1,000 | \$30 per hour if counting time exceeds 15 minutes |
| Coin In/Out – Rolled | \$0.10 per roll |
| Currency In | \$.15 per \$100 |
| Currency Out | \$0.75 per strap |

Collections

Incoming or Outgoing Items \$10 per item (1)
(1) Fees are in addition to third party direct costs.

Convenience Banking Fee

Convenience Banking Fee \$1 per account per month (1)
(1) Convenience Banking Fee only applies to specific accounts.

Debit Card

| | |
|------------------------------------|---------------------------------|
| Debit Card Reissue/Replacement | \$20 per card |
| Issuer Cross Border Assessment Fee | 0.90% of transaction amount (1) |
| Currency Conversion Assessment Fee | 0.20% of transaction amount (1) |

(1) This fee is charged for each purchase made with your debit card in a foreign currency that has been converted into a U.S. dollar amount by a network. Other international transaction fees may apply. Subject to change.

Document Copy

Document Copy \$2 per item

Dormant Fee

| | |
|--|-----------------------|
| Checking Accounts (No activity for 12 consecutive months) | \$5 per month (3) |
| Gold and Platinum Rewards Checking Accounts | No Dormant Fees |
| Savings Account (No activity for 36 consecutive months) | \$5 per month (3) |
| HSA and IRA Savings Account | \$4 per month (1) |
| Gold and Platinum Money Market Accounts | No Dormant Fees |
| Escheatment Fee | \$100 per account (2) |

(1) Average Ledger Balances under \$750 and no activity for 36 consecutive calendar months. This fee will replace the applicable monthly service charge.
(2) A processing fee for abandoned property submitted to the State of Minnesota.
(3) The Dormant Fee is \$5 per month if the average ledger balance is greater than the required minimum balance to avoid the monthly service charge for each respective account. If the average ledger balance is less than the required minimum balance, then a Dormant Fee of \$5 plus the applicable monthly service fee will be assessed. This will replace the applicable monthly service charge. If still receiving a quarterly statement the dormant fee will be assessed at the end of each month and will reflect as three debits on the quarterly statement.

Excess Activity Fee for Savings Accounts

Savings and Money Market account are limited to a combined total of six (6) withdrawal and transfer transactions per month or statement cycle.

If you exceed the limit, a debit item charge will apply. Certain exceptions may apply.

| | |
|---|--------------------|
| Debit Item Charge | \$15 per debit (1) |
| (1) Charged for each debit in excess of six (6) processed during a calendar month or monthly statement cycle. | |

External Transfers

| | |
|--|------------------------|
| External Transfer Setup Fee | \$10 per authorization |
| External Transfer Change Fee | \$3 per change |
| ACH Return Fee | \$5 per item |
| ACH Notification of Change Fee | \$5 per item |
| Unauthorized Returns (R05, R07, R10, R29, R51) | \$8 per item |

Facsimile (Fax)

| | |
|---------------------|---|
| Incoming | \$1 per page |
| Outgoing | \$5 for first page then \$2 per add'l page |
| Foreign Destination | \$10 for first page then \$2 per add'l page |

IRA and HSA Transfer Requests

Applies to transfers/withdrawals for an Individual Retirement Account (IRA) or a Health Savings Account (HSA) resulting in a current ledger balance less than \$1,000, excluding Required Minimum Distributions (RMDs) \$50 per request

Legal Processing Fees

| | |
|---------------------------------------|------------------------|
| Garnishments, Tax Levy, Child Support | \$125 per item (1) (2) |
| Indemnity Bond | \$25 per item |

(1) Includes levy, writ, garnishment, subpoena, and other requests for information from government or law enforcement agencies, and any other legal documents that requires funds to be attached.
(2) The minimum Legal Processing Fee is \$125 per item for the first hour of research plus document costs and \$30 per hour for each additional hour of research.

Merchant Capture

| | |
|---------------------------------|--------------------|
| Installation and Training | \$125 one-time fee |
| Monthly Service Fee | \$49.95 per month |
| Early Termination Fee: | |
| Within first year of Agreement | \$750 |
| Within second year of Agreement | \$400 |
| Within third year of Agreement | \$100 |

Mobile Banking

| | |
|--------------------|-----------|
| Mobile Banking Fee | No charge |
|--------------------|-----------|

Money Service Business Fee

| | |
|----------------------------|----------------|
| Money Service Business Fee | \$25 per month |
|----------------------------|----------------|

Mobile Deposit Capture

| | |
|----------------------------|-----------|
| Mobile Deposit Capture Fee | No charge |
|----------------------------|-----------|

Money Order

| | |
|---------------|--------------|
| Up to \$1,000 | \$5 per item |
|---------------|--------------|

Night Drop Bags

| | |
|------------|--------------|
| Lock Bag | \$30 per bag |
| Zipper Bag | \$8 per bag |

Notary Public

| | |
|----------------|-------------------|
| Notary Service | \$5 per signature |
|----------------|-------------------|

Overdraft (OD), Non-Sufficient Funds (NSF) – How to Minimize Fees

It is important to monitor the funds in your Account that are available for you to use before you write a check, make cash withdrawals at an ATM, or use your Card for a purchase. We encourage you to manage your funds responsibly by keeping track of transactions using the tools that suit you – keeping a running balance in your checkbook, setting up and using alerts, and checking your Available Balance online, by phone, or at a ProGrowth Bank location. Remember to keep track of any outstanding checks or automatic bill payments you may have authorized, as your Available Balance will not reflect these transactions until they are paid from your Account. Our record of your Available Balance may also not reflect all of your Card transactions, including transactions that have been authorized but not yet submitted by a merchant for payment.

Do not assume that you can make a covering deposit before an item is presented for payment, because your deposit may not be immediately available for withdrawal and items are often presented for payment very quickly. (See our **Funds Availability Policy** in the Agreement for complete details).

Overdraft Fees (OD) and Non-Sufficient Funds Fees (NSF)

No more than 6 OD/NSF Fees will be charged on any business day.

| | |
|---|-----------------------|
| Overdraft Funds (OD Fee), Item Paid | \$35 per item (1) (2) |
| Non-Sufficient Funds (NSF Fee), Return to Maker, or Item Returned | \$35 per item (1) (2) |
| Maximum Daily OD/NSF Fees | \$210 per day |

- (1) Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal (unless precluded) or other electronic means.
- (2) Certain checking accounts may be eligible for a refund of OD Fees or NSF Fees during each statement cycle. See the Account Description for fee refund details.

Third parties and/or other banks may impose additional Returned Item charges.

If an item drafted by you (such as a check) or a transaction set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Continuous Overdraft Fees

| | |
|--|------------------|
| Overdraft Amount under \$5,000 | \$8 per day (1) |
| Overdraft Amount \$5,000 or more | \$16 per day (1) |
| (1) Assessed to your account if overdrawn five (5) consecutive business days, fee will be assessed after cut-off on the fifth business day and each business day thereafter until there is a positive balance in your account. | |

Personal Online Banking

| | |
|-----------------------------|-----------|
| Personal Online Banking Fee | No charge |
|-----------------------------|-----------|

Personal Online Banking with Bill Pay

| | |
|---|-----------|
| Personal Online Banking with Bill Pay | No charge |
| 20 free payments per month. \$0.55 each payment thereafter. See terms for specific account. | |

Photocopies

| | Customers | Non-Customers |
|---------------------|-----------|---------------|
| Photocopy Documents | No Charge | \$1 per page |

Ready Reserve Line of Credit

| | |
|--|-------------------|
| Ready Reserve Annual Fee | \$35 per year (1) |
| (1) Subject to credit approval. Terms and conditions set forth in a separate Credit Agreement. | |

Returned Items

If you cash or deposit an item into your account, and it is returned to us for any reason, your account is charged the following fee:

| | |
|------------------------------|---------------|
| Returned Deposited Check Fee | \$10 per item |
|------------------------------|---------------|

Safe Deposit Box

Note: Not available at all locations

| | |
|---|-------------------|
| Key Replacement | \$25 per key |
| Late Charge | \$15 per month |
| Lock Drilling Fees: | |
| Emergency drilling (less than 3 business days' notice) | \$175 minimum (1) |
| Non-emergency drilling (minimum of 3 business days' notice) | \$125 minimum (1) |
| Rental: 3 x 5 | \$25 per year |
| Rental: 3 x 10 | \$30 per year |
| Rental: 5 x 5 | \$30 per year |
| Rental: 5 x 10 | \$40 per year |
| Rental: 10 x 10 | \$60 per year |
| (1) Fees shown are in addition to third party direct costs. | |

Service Charge Refunds

Customers who have the Rewards Accounts named: Classic Rewards Checking, Bronze Rewards Checking, Silver Rewards Checking, Gold Rewards Checking, and Platinum Rewards Checking may receive a refund or discount of some or all of the monthly service charge based on the customer's entire relationship with ProGrowth Bank. Certain limitations and restrictions may apply in determining which accounts and loans are eligible for inclusion in your relationship.

Special Services

| | |
|--|--|
| Amortization Schedule | \$10 per schedule |
| Missing Social Security Number (SSN), Employer Identification Number (EIN), or Tax Identification Number (TIN) | \$20 if not provided within 60 days of account opening |
| Social Security Number Verification Fee | \$10 |
| Credit References | \$15 per request |
| Retrieval Fee for Legal Documents in Storage | \$50 minimum fee, \$30 per hour |
| Special Letters (Immigration, etc.) | \$10 per letter (1) |
| Verification of Deposit from a Third Party | \$5 per item |
| (1) Requests can include a Date of Death Letter, Estate Letter, Audit Confirmation, or summary of the customer's relationship with ProGrowth Bank. | |

★ Statements

| | |
|---|-----------------------|
| Copy without Images | \$6 per statement |
| Copy with Images (1-30 images) | \$15 per statement |
| Copy with Images (Over 30 images) | \$20 per statement |
| ★ Multiple Mail Request | \$5 per statement |
| Paper Statement Fee for Checking Accounts | \$5 per statement (1) |
| Statement Binder | \$5 per binder |
| Undeliverable Mail | \$5 per item |
| (1) See the Account Description within each product for fee waiver details. | |

Stop Payments

| | |
|-----------------------------|---------------|
| Single Item, 6 month term | \$35 per item |
| Stop Pre-Authorized Payment | \$35 per item |
| Stop Payment Renewal | \$3 per item |

Sweep Charge (Automated Transfers)

| | |
|--------------|------------------|
| Sweep Charge | \$4 per transfer |
|--------------|------------------|

★ Wire Transfers

Wire transfers are a safe and convenient way to send and receive money within the U.S. and internationally. You may send and receive transfers in U.S. dollars or foreign currency. If you send money to other people or businesses on a regular basis, either in the U.S. or internationally, you can set up repetitive wire transfers. Third parties and other banks may impose additional charges for wire transfers.

Wire Transfer – Domestic

| | |
|--|-----------|
| Incoming Domestic/Internal Transfer (Customer) | \$15 each |
| Outgoing Domestic/Internal Transfer (Customer) | \$20 each |

★ Wire Transfer – International

| | |
|---|-----------|
| Incoming International U.S./Foreign Currency (Customer) | \$35 each |
| ★ Outgoing International U.S. Currency (Customer) | \$65 each |
| ★ Outgoing International Foreign Currency (Customer) | \$75 each |

Zelle

| | |
|--|-----------|
| Zelle Stop Payment Fee (PGB Zelle Fee) | \$35 each |
|--|-----------|

Additional Terms

| TERM | DEFINITION |
|--|---|
| Annual Percentage Yield (APY) | A percentage rate that reflects the total amount of interest paid on a deposit account (e.g., checking, savings, CD, or IRA). It is based on the interest rate earned on your account and the frequency of compounding for a 365-day period. |
| Available Balance | The most current record we have about the funds that are available for withdrawal from your account. It does not reflect all your outstanding checks, automatic bill payment (such as ACH and recurring debit card transactions) that you have authorized, or other transactions that have not been paid from your account. |
| Average Collected Balance | The sum of the positive and negative Collected Balances at the close of business on each day of the statement cycle, divided by the number of days in the period. |
| Average Daily Negative Collected Balance | The sum of the negative Collected Balances at the close of business on each day of the statement cycle divided by the number of days in the period. |
| Average Daily Positive Collected Balance | The sum of the positive Collected Balances at the close of business on each day of the statement cycle divided by the number of days in the period. |
| Average Daily Balance | The daily ending balance divided by the number of days in the statement cycle. |
| Average Ledger Balance | The sum of each day's ledger balance (after debits and credits have posted) divided by the number of days in the statement cycle. |
| Bill Pay | An online banking service that offers the convenience and control of managing and paying bills online. With Bill Pay, you can pay any company or individual in the U.S., schedule one-time or recurring payments, and choose to receive electronic bills from selected billers. |
| Cancelled Check | A check that the Bank has paid against money or funds in your account. |
| Cashier's Check | A check drawn on and issued by the Bank. A Cashier's Check can be used instead of a personal check to guarantee that funds are available for payment. |
| Collected Balance | The portion of the ledger balance that the Bank treats as collected on the basis of the Bank's current Collection Schedule. |
| Combined (Relationship) Balances | The combined dollar total of accounts of a household relationship. The term "household" refers to an individual or organization under a single Tax Identification Number. You may qualify for a refund or waiver of the monthly service charge on your Rewards Checking Account by linking your qualified ProGrowth Bank deposit and credit accounts (loans). You must request that deposit or credit accounts listed under a different Tax Identification Number or previously used in another master relationship be linked by a ProGrowth Banker. Household balances used to qualify for a monthly service fee refund or waiver on one account cannot usually be applied to qualify for a second such account. |
| Compound Interest | When interest is paid not only on your deposits, but also on the interest that has been paid on your account. |

| | |
|--|--|
| Debit Card | A card issued by the Bank for making purchases; either by Personal Identification Number (PIN) or by signing for your purchases at participating retailers and service providers – including online or by phone. You can also use it to access cash at ATMs. The amount of your purchases or cash withdrawals is deducted from your primary linked checking account. |
| Direct Deposit | Direct deposit is a free service that automatically deposits your recurring income received into any ProGrowth Bank checking or savings account that you choose. Income received from your employer, Social Security, pension, and retirement plans, the Armed Forces, VA benefits, and annuity or dividend payments may qualify for direct deposit. |
| Interest | A fixed amount paid on deposits or a fixed charge for borrowing money, usually a percentage of the amount deposited or borrowed. |
| Interest-earning | Bank deposit accounts that earn interest. An interest-earning account may earn interest at a variable or fixed interest rate. |
| Interest Rate | The amount of interest paid to a deposit account owner or charged to a loan customer, usually expressed as a percentage calculated over a year's time. |
| Investable Balances Available for Services | The Average Daily Positive Collected Balance less the applicable Reserve Requirement. |
| National Prime Rate | The National Prime Rate is generally equal to the Wall Street Journal Prime Rate (WSJ Prime Rate) is a measure of the U.S. prime rate, defined by The Wall Street Journal (WSJ) as "The base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks." It is not the 'best' rate offered by banks. |
| PIN or Personal Identification Number | A secret combination of letters or numbers you use to gain access to your account through an electronic device such as an ATM or cell phone. Also referred to as a "PIN." |
| Point-of-Sale (POS) | A merchant transaction (purchase or return) made through a store, telephone, or internet using a debit card for PIN or signature (SIG)-based transactions. |
| Reserve Requirement | The amount of your balance that the Bank has calculated it is required to keep on deposit with the Federal Reserve Bank. This amount is calculated using the marginal reserve ratios established by federal regulation for your type of account. |
| Routing Number (RTN) | The nine-digit number on the bottom left hand corner of your checks, to the left of your account number. The routing number identifies the bank that issued the check. Every bank in the United States has at least one routing number. |
| Uncollected Funds | Uncollected Funds are funds that ProGrowth Bank treats as having not yet been collected, on the basis of the Bank's current collection schedule. |