

BANK ON PROVIDENCE

February 2, 2011

The following chart is provided for comparison purposes only and reflects general account information as of the date listed above.

Please be advised, financial products can change from time to time and customers should refer to current marketing and product information from financial institutions for the policies that will be in effect for your account.

Account Features/Benefits								
	Bank of America <i>My Access Checking®</i>	Bank RI <i>ON Checking™</i>	Citizens Bank <i>Green Checking</i>	Coastway Community Bank <i>eWay Checking</i>	Admirals Bank <i>Admirals Basic Checking</i>	RI Credit Union <i>Basic Personal Checking Account</i>	Sovereign Bank <i>Classic Checking Account</i>	Washington Trust <i>Freedom Checking</i>
<i>Monthly Maintenance Fee</i>	<ul style="list-style-type: none"> Free with Direct Deposit, or if account has an average daily balance of \$1,500 \$8.95 	<ul style="list-style-type: none"> Free with Direct Deposit \$6.00 Free 55 years of age and older 	<ul style="list-style-type: none"> \$4.99 + Paper Statement Charges* <p>Fee can be waived by performing five or more Qualified Payment Transactions* during a statement cycle OR maintaining an <u>average daily balance of \$1,500.</u></p>	<ul style="list-style-type: none"> Free with electronic statements 	<ul style="list-style-type: none"> Free 	<ul style="list-style-type: none"> Free with \$300 daily balance \$3.00 	<ul style="list-style-type: none"> Free with \$500 average daily balance \$5.00 	<ul style="list-style-type: none"> Free
<i>Minimum Opening Deposit</i>	\$25.00	\$50.00	\$50.00	\$0.01	\$50.00	\$20.00 (\$5 Savings Account required)	\$25.00	\$50.00
<i>Minimum Balance Requirement</i>	None	None	None	None	None	None	\$500	\$0.01

Free ATM/Debit Card	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available
ATM Fees – in network	Free	Free	Free	Free	Free	Free	Free	Free
ATM Fees – out of network – charged by this institution	\$2.00	\$2.00	\$2.00	\$1.50 (No fee if ATM is part of SUM network)	\$2.00	\$1.00	\$2.50	Free
Cost for Printed Checks	Varies	<ul style="list-style-type: none"> • First 30 Free • Varies 	Varies	Varies	First 25 checks Free	<ul style="list-style-type: none"> • First 150 Free • Free to Direct Depositors • Varies 	Varies	<ul style="list-style-type: none"> • First 50 Free • Check Writing is unlimited
Free Online Account Opening	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Not Currently Available	Not Currently Available	Yes – Available	Yes – Available
Free Online Banking	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available
Direct Deposit Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available	Yes – Available

Notes Regarding Citizens Bank Green Checking:

Qualified Payment Transactions include:

- ATM withdrawals,
- Direct automatic payments,
- Payments using our Online Banking Bill Payment service,
- Debit Card purchases (PIN and signature)
- Paid checks.

Other transfers and payments from an account, including those made at ATMs, in branches, over the phone, or online other than through Bill Payment are *not* eligible. **Note:** Deposits of any kind including Direct Deposits do not count as a qualified payment transaction. Upon customer request, the monthly maintenance service charge **may be waived on one Green Checking account for any account holder under 18 or 65 or older.**

Paper Statement Fees:

eStatement – no charge

\$2.00 paper statement only

\$3.00 paper statement with check images

\$5.00 paper statement with checks returned

Paper Statement Fees are not assessed on Green Checking when the primary account signer is under 18 or 65 or older.

Other Features/Benefits								
	Bank of America <i>My Access Checking®</i>	Bank RI <i>ON Checking™</i>	Citizens Bank <i>Green Checking</i>	Coastway Community Bank <i>eWay Checking</i>	Admirals Banks <i>Admirals Basic Checking</i>	RI Credit Union <i>Basic Personal Checking Account</i>	Sovereign Bank <i>Classic Checking Account</i>	Washington Trust <i>Freedom Checking</i>
<i>Free Savings Account/Program</i>	<ul style="list-style-type: none"> • Yes – Available • Regular Savings Account and sign up for Keep the Change® 	None	Yes – Available	Yes – Available	Yes – Available	<ul style="list-style-type: none"> • \$5.00 minimum balance required • No fee first 12 months • After 12 months, \$100 minimum daily balance or another account relationship (e.g., checking, club account, loan) required to avoid \$3.00 quarterly fee 	Yes <ul style="list-style-type: none"> • \$10.00 Minimum opening deposit • Fee waived with Classic Checking Account • Without Classic, fee waive with \$100 average daily balance, otherwise \$3.50 	Yes – Available Free if you're age 22 or younger or age 60 or older
<i>Availability/Cost of outgoing wire transfers</i>	<ul style="list-style-type: none"> • Yes – Available • Domestic wires \$25.00 • International \$35- \$45.00 • Safesend® free transfers to Mexico 	<ul style="list-style-type: none"> • Yes – Available • Domestic - \$23.00 	Domestic: \$35.00 FC \$10.00 (if converted)	<ul style="list-style-type: none"> • Yes – Available • Domestic - \$25.00 	\$20.00 - \$25.00	<ul style="list-style-type: none"> • Domestic - \$20.00 • International - Varies 	<ul style="list-style-type: none"> • Domestic - \$25.00 • International – \$31.00 	<ul style="list-style-type: none"> • Domestic - \$19.99 • International - \$35.00 plus expenses
<i>Cost of Money Order</i>	\$5.00	\$5.00	\$5.00	\$5.00	\$1.00	<ul style="list-style-type: none"> • \$3.00 • Free for Direct Depositors and Senior Citizens 	\$7.00	\$4.00

<i>Cost of Cashier's Check</i>	\$7.00	\$6.00	\$8.00	\$6.00	\$5.00 One free per month if funds are withdrawn from the account	<ul style="list-style-type: none"> • 1 Free per day otherwise \$3.00 • No fee if requested via online or telephone banking 	\$12.00	\$8.00
<i>Fee for Non-Sufficient Funds (NSF)/ Overdrafts</i>	Under \$10 – No Fee Over \$10 -- \$35 each item	\$26.00 First Instance \$31 Second and Third \$35 Fourth +	\$22.00 First Instance \$37.00 Second \$39.00 Third +	\$35.00	\$35.00	\$30.00	\$35.00	\$32.50
<i>Will consider opening an account for an individual placed on ChexSystems less than one year?</i>	Yes	No	Yes/No	No	Evaluated on a case-by-case basis	<ul style="list-style-type: none"> • Yes if paid closure • No if alleged fraud 	Yes/No	<ul style="list-style-type: none"> • No • Will consider if ChexSystems reported record over one year and reported as paid in full
<i>Repayment of outstanding overdrafts required before opening an account?</i>	Yes	Yes	Yes	Yes	Evaluated on a case-by-case basis	Yes	Yes/No	Yes

Participating financial institutions offer the following services and features to help customers avoid NSF/Overdraft fees.

<p>Bank of America <i>My Access Checking®</i></p>	<p>Bank RI <i>ON Checking™</i></p>	<p>Citizens Bank <i>Green Checking</i></p>	<p>Coastway Community Bank <i>eWay Checking</i></p>	<p>Admirals Bank <i>Admirals Basic Checking</i></p>	<p>RI Credit Union <i>Basic Personal Checking Account</i></p>	<p>Sovereign Bank <i>Classic Checking Account</i></p>	<p>Washington Trust <i>Freedom Checking</i></p>
<ul style="list-style-type: none"> • <i>Tips for better banking and How to Prevent Fees</i> brochure at account opening • Alerts to cell phone or email • Overdraft protection from Bank of America Credit Card or Savings Account • Customers can participate in <i>Getting Smart About Credit</i> workshops 	<ul style="list-style-type: none"> • Online Banking Balance Alerts • Savings Overdraft Protection 	<ul style="list-style-type: none"> • Savings Overdraft Protection • Line of Credit Overdraft Protection (with qualifications) 	<ul style="list-style-type: none"> • Savings Overdraft Protection • Line of Credit Overdraft Protection (with qualifications) 	<p>Admirals Bank customers have the ability to opt-in or out of the Overdraft Program. Overdraft Protection is also available (credit approval required). Overdraft to a linked savings account is also available with a per transaction fee.</p>	<ul style="list-style-type: none"> • Assist members with checking account reconciliation • Provision of literature on how to balance your checkbook and how to avoid NSF/Overdraft fees 	<ul style="list-style-type: none"> • Overdraft Protection • Line of Credit • Transfer from other accounts 	<p>Credit Reserve:</p> <ul style="list-style-type: none"> • \$1,000 minimum/\$5,000 maximum • 18% rate if used • \$5.00 Late Charge • \$24.99 Annual Fee • Unsecured Line of Credit that is accessed through checking • Requires loan approval <p>STOP – Savings Transfer Overdraft Protection:</p> <ul style="list-style-type: none"> • \$7.99 per day if used • \$19.99 Annual Fee • Allows up to six pre-authorized transfers from savings account per calendar month, \$15.00 excess transfer fee if greater than six per month <p>Online Banking Notifications:</p> <ul style="list-style-type: none"> • Set up email alerts to keep track of account activity and low balances or

							insufficient funds Online and Phone Funds Transfer: <ul style="list-style-type: none"> • Transfer money between accounts using Online Banking or calling the Account Information Center, 1-800-475-2265 or 1-401-348-1200 • Transfers must be made during normal business hours and prior to Insufficient/Uncollected to avoid fees
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Forms of Identification to Open an Account and Cash Checks/Withdraw Cash								
	Bank of America <i>My Access Checking®</i>	Bank RI <i>ON Checking™</i>	Citizens Bank <i>Green Checking</i>	Coastway Community Bank <i>eWay Checking</i>	Admirals Bank <i>Admirals Basic Checking</i>	RI Credit Union <i>Basic Personal Checking Account</i>	Sovereign Bank <i>Classic Checking Account</i>	Washington Trust <i>Freedom Checking</i>
Identification Policy	2 forms of ID, including a valid government-issued photo ID and address verification are required	2 Forms of I.D. are needed if the first is not a US. Driver's license with photo or U.S Passport with photo	Customers must provide one form of photo ID – unexpired, government-issued photo ID. Supplementary ID can be required.	<ul style="list-style-type: none"> • 1 form of identification is required to open an account, including a photo, name, date of birth, gender, and address. • In addition, a U.S. social security number must be provided. 	2 forms of ID, including a valid government-issued photo ID and address verification are required	<ul style="list-style-type: none"> • 2 forms of identification are required – a primary ID as accepted below that is unexpired, with photo; • And a secondary document such as a credit card, birth certificate, auto registration, SSN card • 2 primary IDs also acceptable 	2 Forms of ID required Primary: <ul style="list-style-type: none"> • Driver's License • Government ID Card • Passport Secondary: <ul style="list-style-type: none"> • Birth Certificate • Medical Card • Credit/Debit Card • Employer ID • School ID 	<ul style="list-style-type: none"> • Must be valid, cannot be temporary or expired • A 2nd form of identifications will be required if any discrepancies to identification, expiration date, address, or date of birth

<i>U.S. Driver's License (with photo)</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>U.S. Non Driver's License (State Issued ID) with photo</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes (Must be issued by Dept. of Motor Vehicles or Dept. of Elderly Affairs)
<i>United States, state or local government issued ID Card (with photo)</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>U.S. Passport or Foreign Passport with or without Passport Visa (with photo)</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes (Second form or ID required.)
<i>U.S. Driver's Permit (with photo)</i>	Yes	No	No	Yes	Yes	Yes	Yes	Yes (and 2 nd form of picture ID)
<i>Permanent Resident Card (a.k.a. U.S. Resident Card) – Form 1-551 (with photo)</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>U.S. Non-immigrant Visa and Border Crossing Card DSP-150 (with photo)</i>	Yes	No	Very Limited	Yes	No	Yes	No	No

<i>INS Employment Authorization Card – Form 1-766 or I-688 (with photo)</i>	Yes	No	No	Yes	No	Yes	Yes	No
<i>U.S. Military ID Common Access Card (CAC) (with photo)</i>	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
<i>United States Armed Services ID</i>	Yes	Yes	Same as Military ID	Yes	Yes	Yes	Yes	Yes
<i>Mexican Consular ID Card (with photo)</i>	Yes	No	Yes	No	No	Yes	Yes	No
<i>Dominican Republic Consular ID Card (with photo)</i>	Yes	No	No	No	No	Yes	No	No
<i>Colombian Consular ID (with photo)</i>	Yes	No	No	No	No	Yes	No	No
<i>Guatemalan Consular ID Card (with photo)</i>	Yes	No	No	No	No	Yes	Yes	No
<i>Other:</i>					No	Foreign Government Issued Identification Card: Yes		<u>Not acceptable:</u> Library Card, Blood Donor Card, Birth Certificate, Welfare ID, Social Security Card, US Visa, Charitable Organization/Membership Card