

Dear Valued Customer:

Thank you for choosing Pentucket Bank for your business banking needs. We continue to work hard to earn your business every day by providing extraordinary service coupled with outstanding products and services.

Pentucket Bank has been staying on track with emerging technologies, services and capabilities, while keeping our traditional banking products easy to use, and competitively priced. As we continuously invest in new ways our customers can benefit from their relationship with Pentucket Bank, we must, from time to time, make modest changes to our current product offerings and fee structures, to allow us to keep up with the latest technology and trends.

Our goal is to maintain fair and competitive pricing at all times while giving you a diverse suite of products and services that meet or exceed those offered at other banks; and we remain committed to seeking creative solutions for all of your financial needs to ensure that your business has every opportunity to succeed.

The following are a few changes that will be effective July 15, 2016:

Item:	Fee:
Business NSF/OD Fees:	\$ 33.00
Stop Payment Fee:	\$ 30.00/per item
Returned Deposited Item:	\$ 10.00/per item
All Incoming Wire Transfers:	\$ 12.00 (Domestic & International)
Domestic Outgoing Wires	\$ 25.00
5x10 Safe Deposit Box:	\$100.00
10x10 Safe Deposit Box:	\$140.00
Box surrendered without keys	\$150.00
Replacement of lost key	\$ 75.00
Box surrendered with one key	\$ 75.00

I invite you to contact me, or your regular relationship manager with any questions or concerns. If you don't have the number of your local branch, you may call the main office number, 978-372-7731, and ask for the office or person of your choice. We welcome the opportunity to be of assistance and we appreciate the trust you have placed in us, and the privilege of being your financial partner.

Very truly yours, July M. Juld

Allison M. Field

Senior Vice President / Sales Management & Retail Banking