



THE PROVIDENT BANK

Member FDIC

rev. 11/2010

FACTS

WHAT DOES THE PROVIDENT BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Assets and Employment Information
- Transaction History and Credit History

How?

All financial companies need to share **non-public** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **non-public** personal information; the reasons **The Provident Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Provident Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 800-448-7768 —our menu will prompt you through your choice(s)

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-448-7768

Who we are

Who is providing this notice?

The Provident Bank and Provident Investment Services, Inc.

What we do

How does **The Provident Bank** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Access to your personal information is limited to those employees who need to know the information to provide products and services to you.

How does **The Provident Bank** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Apply for a loan or Provide account information
- Seek advice about your investments

We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as Provident Investment Services, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Provident Bank does not share with non-affiliates so they can market you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include: The Marcus Group, Inc., HarlandClarke Corp., Affinion Group, FIA Card Services, Generations Gold, Inc.*

Other important information

This Privacy Policy Notice applies to products and services used primarily for personal, family or household purposes (non-business purposes). We reserve the right to change this Privacy Policy Notice, and any of the practices described within this policy, at any time. The examples provided in this Privacy Policy Notice are not intended to be all-inclusive. For hearing-impaired customers, please call (TDD) 1-800-448-2823.