

# EMPLOYEE ADVANTAGE PROGRAM

Great news, you're entitled to lots of great rewards and discounts as part of our Employee Advantage Program!

For more than 170 years, The Provident Bank has helped New Jersey residents make the most of their money. As part of our Employee Advantage Program, we're proud to offer you special deals on our two most popular checking accounts: Provident Platinum Checking and Provident Smart Checking.

Both accounts pay interest on your daily balances and come with lots of free convenient services, including:

- FREE Provident Visa® Debit Card
- FREE ProvidentConnect Online Banking
- FREE Online Bill Payment
- ATM fee rebates

More details on these accounts can be found in the chart on the right, and Provident staff are always available to help you choose the account that's right for you. A Provident Banker can arrange a time to come to your place of work to open your account or you can visit one of our more than 80 convenient locations throughout New Jersey.

To find a location near you or to learn more about The Provident Bank, visit [www.ProvidentNJ.com](http://www.ProvidentNJ.com) or call **1-866-4NJ-BIZZ**.

Account Features	Provident Platinum Checking <sup>SM1</sup>	Provident Smart Checking <sup>SM2</sup>
	The tiered interest-earning total relationship checking account with several special account benefits.	Completely free checking account that pays a premium interest rate and refunds nationwide ATM fees!
Minimum to Open	\$5	\$5
Minimum Account Balance	\$10,000 combined total relationship	\$0
Interest	Tiered Rate	2.51% APY <sup>2</sup>
FREE Direct Deposit	✓	✓
FREE Unlimited Check Writing	✓	✓
FREE Provident Visa® Debit Card	✓	✓
ProvidentPerks <sup>SM</sup> Reward Points	1 point for every \$2 spent	1 point for every \$2 spent
FREE ATM Withdrawals	No ATM Fees at all Provident and Non-Provident ATMs Nationwide	FREE at ATMs nationwide, plus unlimited fee refunds <sup>2</sup>
FREE ProvidentConnect Online Banking	✓	✓
FREE Online Bill Payment with ProvidentConnect	✓	✓
FREE 24-Hour Telephone Banking	✓	✓
FREE Consolidated Statement	✓	✓
FREE eStatement	✓	✓ <sup>2</sup>



## Special Employee Advantage Offers (with coupons)

Bonus ProvidentPerks <sup>SM</sup> Reward Points	500
Bonus for paying 1 bill using Online Bill Payment <sup>3</sup>	\$5
FREE Traveler's Checks (joint signature)	✓
Overdraft Waiver <sup>4</sup>	✓
Certificate of Deposit (and IRA) Bonus Rates <sup>5</sup>	.25% above non-promotional CD rates
Rate discount on a Fixed-Rate Home Equity Loan or Auto Loan <sup>6</sup> (includes auto-deduct)	Up to .35% discount
Discount on Residential Mortgage Applications <sup>7</sup>	\$200 application fee rebate (at closing)
FREE Financial Review <sup>8</sup>	✓
1 Year FREE Safe Deposit Box <sup>9</sup>	✓
Refer A Friend	Earn \$25 for each referral

Once you open a Provident Platinum Checking or Provident Smart Checking account, you'll receive a special Employee Advantage Program coupon book full of additional money-saving offers including special loan discounts, bonus interest rates, cash rewards and more!