

**More for you
everyday.**

Provident Bank Locations

Corporate Office

3756 Central Ave.
Riverside, CA 92506
(951) 782-6177

Blythe Office

350 E. Hobsonway
Blythe, CA 92225
(760) 922-6105

Canyon Crest Office

5225 Canyon Crest Dr., Ste. 86
Riverside, CA 92507
(951) 781-8080

Corona Office

487 Magnolia Ave., Ste. 101
Corona, CA 92879
(951) 270-2926

Downtown Office

4001 Main St.
Riverside, CA 92501
(951) 682-3272

Hemet Office

1690 E. Florida Ave.
Hemet, CA 92544
(951) 658-7224

Iris Plaza Office

16110 Perris Blvd., Ste K
Moreno Valley, CA 92551

La Sierra Office

3312 La Sierra Ave., Ste. 105
Riverside, CA 92503
(951) 353-9897

Moreno Valley Office

12460 Heacock St.
Moreno Valley, CA 92553
(951) 242-3149

Orangecrest Office

19348 Van Buren Blvd., Ste. 119
Riverside, CA 92508
(951) 780-7170

Rancho Mirage Office

71-991 Highway 111
Rancho Mirage, CA 92270
(760) 340-5644

Redlands Office

125 E. Citrus Ave.
Redlands, CA 92373
(909) 793-2992

Sun City Office

27010 Sun City Blvd.
Sun City, CA 92586
(951) 679-2301

Temecula Office

40325 Winchester Rd.
Temecula, CA 92591
(951) 296-2429

Protecting Your Privacy

This privacy notice is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

This notice applies to consumers who are customers or former customers of Provident Bank.



(800) 442-5201
www.myprovident.com



Our Commitment to You

Our commitment to protecting your privacy is illustrated in the following privacy policy. This policy applies to customers who obtain financial products and services primarily for personal, family or household purposes.

At Provident Bank, protecting the privacy and security of your personal information is important to us. We collect, retain, and use information about you in order to administer our business and to provide quality products and services that may be of benefit to you. We consider safeguarding your financial information a fundamental part of our business philosophy.

Information We Collect

We collect non-public personal information about you from the following sources:

- ▶ Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income);
- ▶ Information about your transactions with us, our affiliates, or others (such as your account balance, payment history, parties to transactions, and credit usage); and
- ▶ Information we receive from a consumer-reporting agency (such as your creditworthiness and credit history).

Disclosure of Non-Public Personal Information

We do not disclose non-public personal information about our customers to non-affiliated third parties, except as permitted by law. You do not have to take any action or instruct us to keep your information confidential. We will protect your privacy automatically. If you end your relationship with the Bank, we will continue to adhere to the information policies and practices described in this policy.

There are instances when information about you may be provided to others. For example, we are permitted by law to share information:

- ▶ Within the Bank in order to service your accounts or to market other products or services we may offer.
- ▶ With non-financial companies that perform services on our behalf, such as check printers, data processing companies, companies that prepare or mail account statements, or companies that perform marketing services on our behalf.
- ▶ With credit bureaus about loans we make, whether or not they are handled properly, and about deposit accounts that are not handled properly.
- ▶ In order to comply with a number of laws and regulations requiring us to furnish various reports to federal, state and/or local government officials regarding certain transactions or accounts.
- ▶ To comply with subpoenas and other legal process that require us to provide information about your accounts or other business with the Bank.
- ▶ If we suspect that a crime involving you or your loan or deposit account may have been committed. We may report our suspicions and related information to appropriate public officials, whether or not local, state or federal laws require the Bank to do so.
- ▶ With our regulatory agencies and agents of the Bank or its affiliated companies, such as our independent auditors, consultants or attorneys, all of who will be bound to protect the information as we do.
- ▶ With others that you, or any other person with signing authority over your account, have given us oral or written permission to do so.

Information Security

We protect the confidentiality and security of your non-public personal information. We restrict access to non-public personal information about our customers to our employees who have a need to know such information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the non-public personal information of our customers.

Each of our employees is responsible for maintaining the confidentiality of customer information. Employees who violate these privacy responsibilities are subject to disciplinary measures.

If we contract with a non-affiliated third party to assist us in marketing or servicing our products or services, we require, through a confidentiality agreement, that the third party adheres to privacy principles at least as protective of your privacy as those to which the Bank adheres. The confidentiality agreement prohibits use of personal information for any reason other than that for which it was shared.

Questions/Changes

We reserve the right to amend our Privacy Policy at any time. When required, we will provide you with notice of any changes. If, at any time in the future, we decide to share any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change. If the change would involve sharing information not expressly permitted by the privacy laws, you will be given an opportunity to opt out of such disclosure.

If you have any questions or concerns about the integrity of your account information, or any other aspect of our business operations, please do not hesitate to telephone or come in to talk to our staff. You may also write to:

Provident Bank
Attention: Compliance Officer
3756 Central Ave.
Riverside, CA 92506
(800) 442-5201

We value your business and hope you will continue banking with us for many years to come.