

# COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller (see contact information below). You may email or send written comments about our performance in helping to meet community credit needs to:

**CRA Officer**

Provident Savings Bank  
3756 Central Avenue  
Riverside, CA 92506

**Deputy Comptroller**

Western District Office  
Office of the Comptroller of the Currency  
Independence Plaza  
1050 17<sup>th</sup> St., Suite 1500  
Denver, CO 80265  
[CRAComments@OCC.treas.gov](mailto:CRAComments@OCC.treas.gov)

Your email or letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC Deputy Comptroller. You may also request from the OCC Deputy Comptroller, an announcement of our applications covered by the CRA filed with the OCC Deputy Comptroller. We are an affiliate of Provident Financial Holdings, Inc., a savings and loan holding company. You may request from the Officer in Charge of Supervision Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, CA 94120, an announcement of applications covered by the CRA filed by savings and loan holding companies.