

Refer-A-Friend And You'll Both Earn \$50!

When someone you refer opens a new business checking account, we'll credit both of your accounts with \$50. Provident offers a variety of business checking accounts with benefits designed to meet your financial needs. Visit ProvidentNJ.com to learn more about our business checking products.

Thank you for your consideration!

Provident Bank – Rewards Program

To initiate the Referral Rewards Program ("Program"), referred customer must present the Referral Rewards Program form at account opening. Participants must be at least 18 years old to be eligible. Cash bonus will be credited to the account at the end of the third statement period, provided that the Program requirements are met. IRS regulations require that the cash bonus be reported on Form 1099-MISC. Participation in the Program not permitted if you were a signer on a Provident checking account that closed within 3 months prior to date of new account opening. Program subject to change/cancellation at any time without notice. We reserve the right to disqualify any referrals that we reasonably believe were not made in good faith. Provident employees are not eligible to participate. **Existing Customer Cash Bonus Eligibility** (has a relationship with Provident for at least 3 months); Personal or business checking, savings and/or money market account customers with a positive balance for 60 days following the referred account opening are eligible. Existing customers can receive up to 20 rewards per calendar year. **New Customer Cash Bonus Eligibility:** New checking account customer (a) cannot be a current Provident customer, (b) cannot have any joint accounts with the existing customer, (c) must have a positive balance (no overdrafts allowed) AND (d) meet one of the following requirements: within 60 days following account opening to be eligible; have at least 1 deposit into the new checking account; OR complete 3 POS purchases with the Provident Debit MasterCardSM associated with the new account.

MEMBER
FDIC



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Referral Rewards Program

Existing Customer:

Name: _____
Address: _____
City: _____ State: _____ Zip: _____

New Customer:

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone #: _____
Email: _____

BRANCH USE ONLY

Existing Customer Account #: _____
Branch #: _____
New Customer Account #: _____
Open Date: _____ Branch #: _____

Present this form at one of our local branches



Provident BANK

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Commitment you can count on.SM