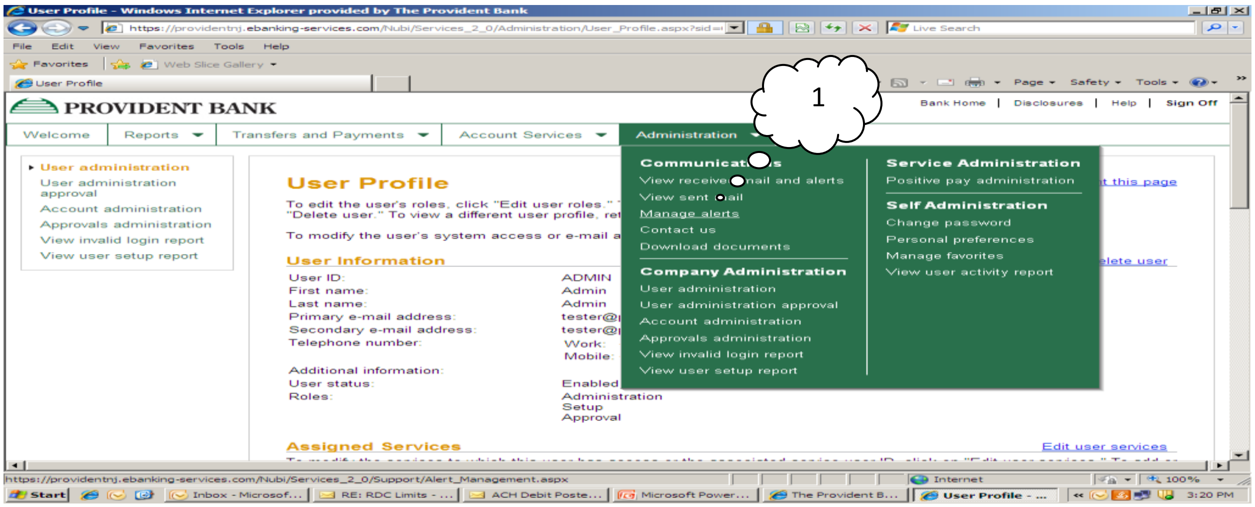
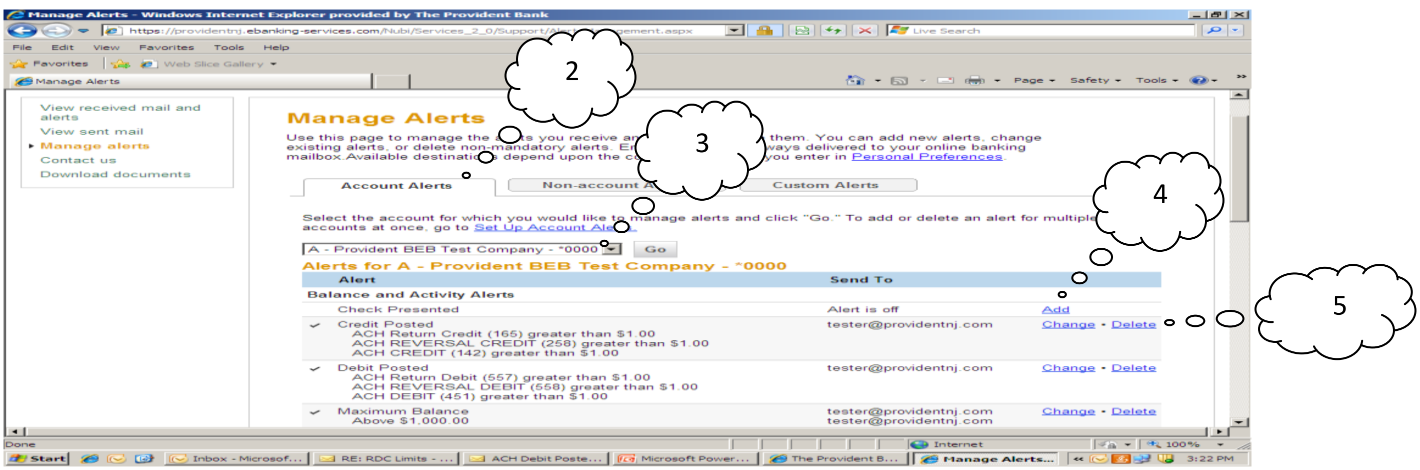
Use Manage Alerts page to manage your account alert preferences and to choose how you receive the alerts. Alerts are always sent to your online banking and can also be delivered to your primary or secondary e-mail address, which you must setup on the Personal Preferences page.

SETUP ACH ALERTS



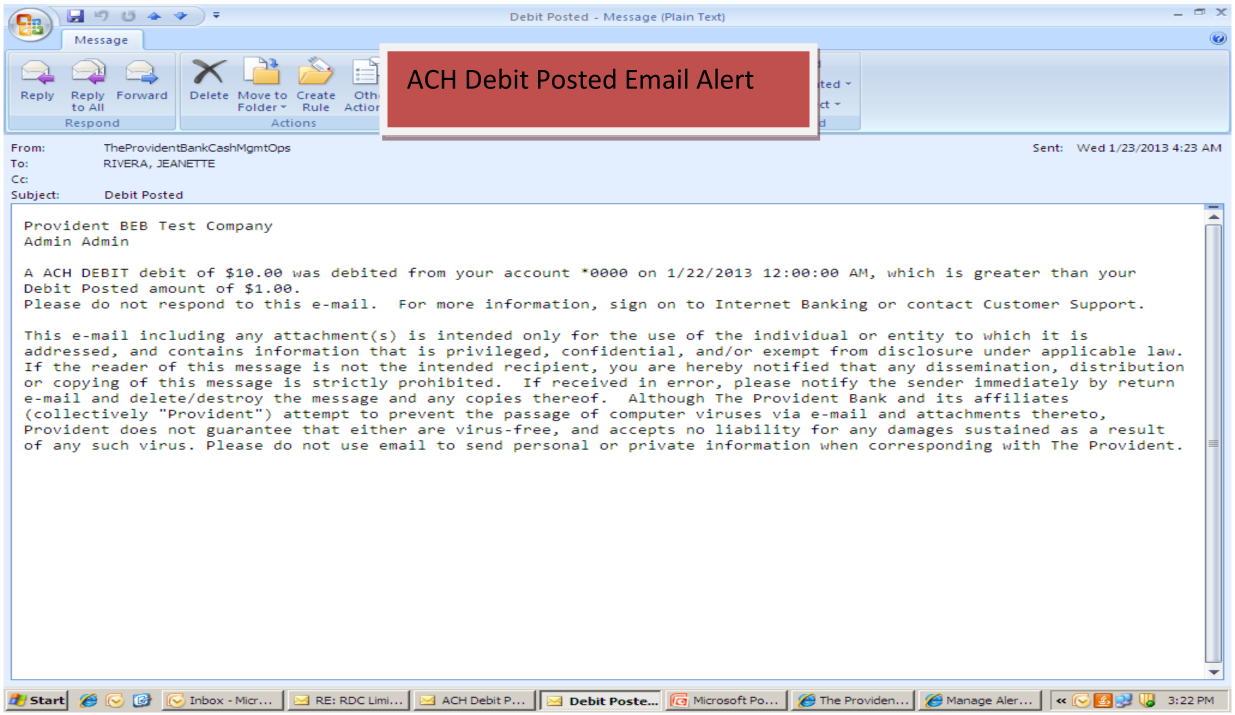


To access the Account Alerts page, do the following:

1. Select "**Administration**"
   Click "**Manage alerts**" link
   Result: The Manage Alerts page is displayed.
2. Select "**Account Alerts**"
   Result: The Accounts Alerts tab is displayed.
3. Click the drop down arrow to select "**an account**" and click "**Go**".
4. Click "**Add**" hyperlink next to the alert subscription you want to add
   a. Select "**Add**" under Credit Posted and designate the notification parameters for the alert
   b. Select "**Add**" under Debit Posted and designate the parameters for the alert
5. Existing Alerts can be changed or deleted by selecting the "**Change**" or "**Delete**" hyperlinks

For your reference, samples of alerts generated (ACH Debit and Credit Alerts) are sent to the User's email address on file.

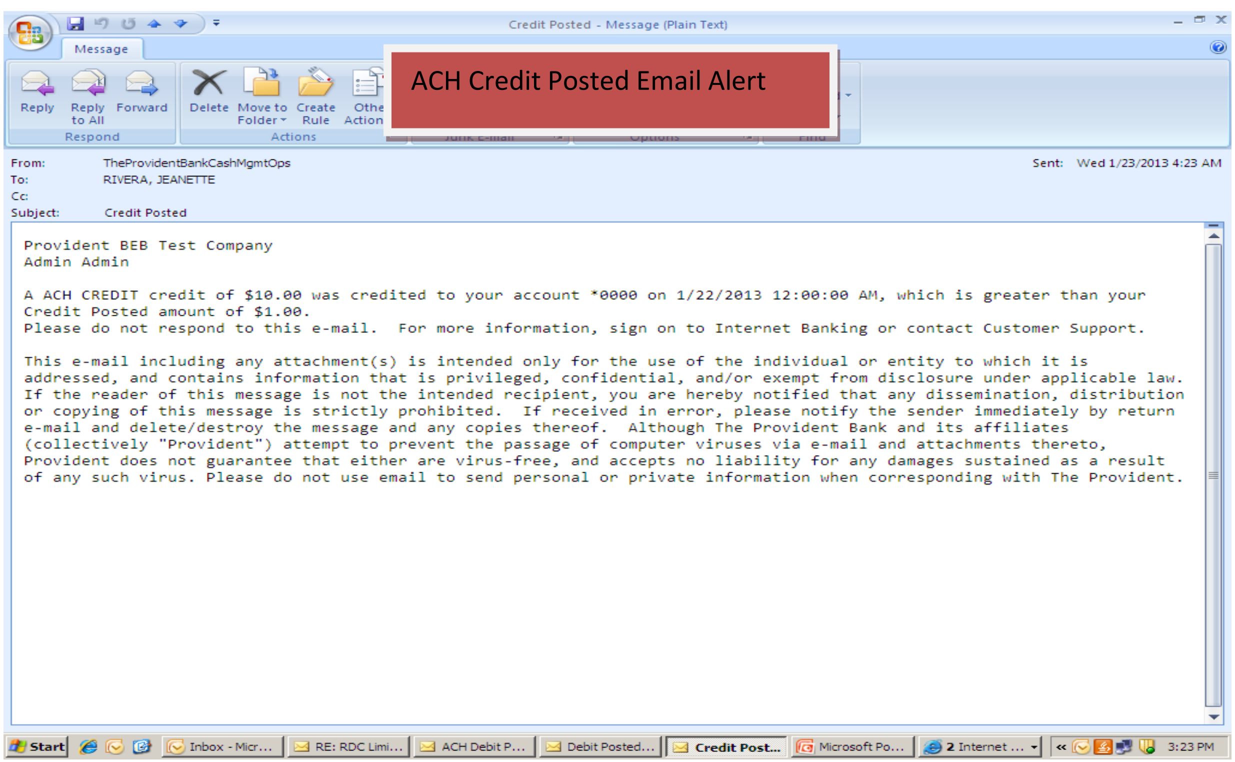
EMAIL ALERTS



Provident BEB Test Company
Admin Admin

A ACH DEBIT debit of $10.00 was debited from your account *0000 on 1/22/2013 12:00:00 AM, which is greater than your Debit Posted amount of $1.00.
Please do not respond to this e-mail. For more information, sign on to Internet Banking or contact Customer Support.

This e-mail including any attachment(s) is intended only for the use of the individual or entity to which it is addressed, and contains information that is privileged, confidential, and/or exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is strictly prohibited. If received in error, please notify the sender immediately by return e-mail and delete/destroy the message and any copies thereof. Although The Provident Bank and its affiliates (collectively "Provident") attempt to prevent the passage of computer viruses via e-mail and attachments thereto, Provident does not guarantee that either are virus-free, and accepts no liability for any damages sustained as a result of any such virus. Please do not use email to send personal or private information when corresponding with The Provident.



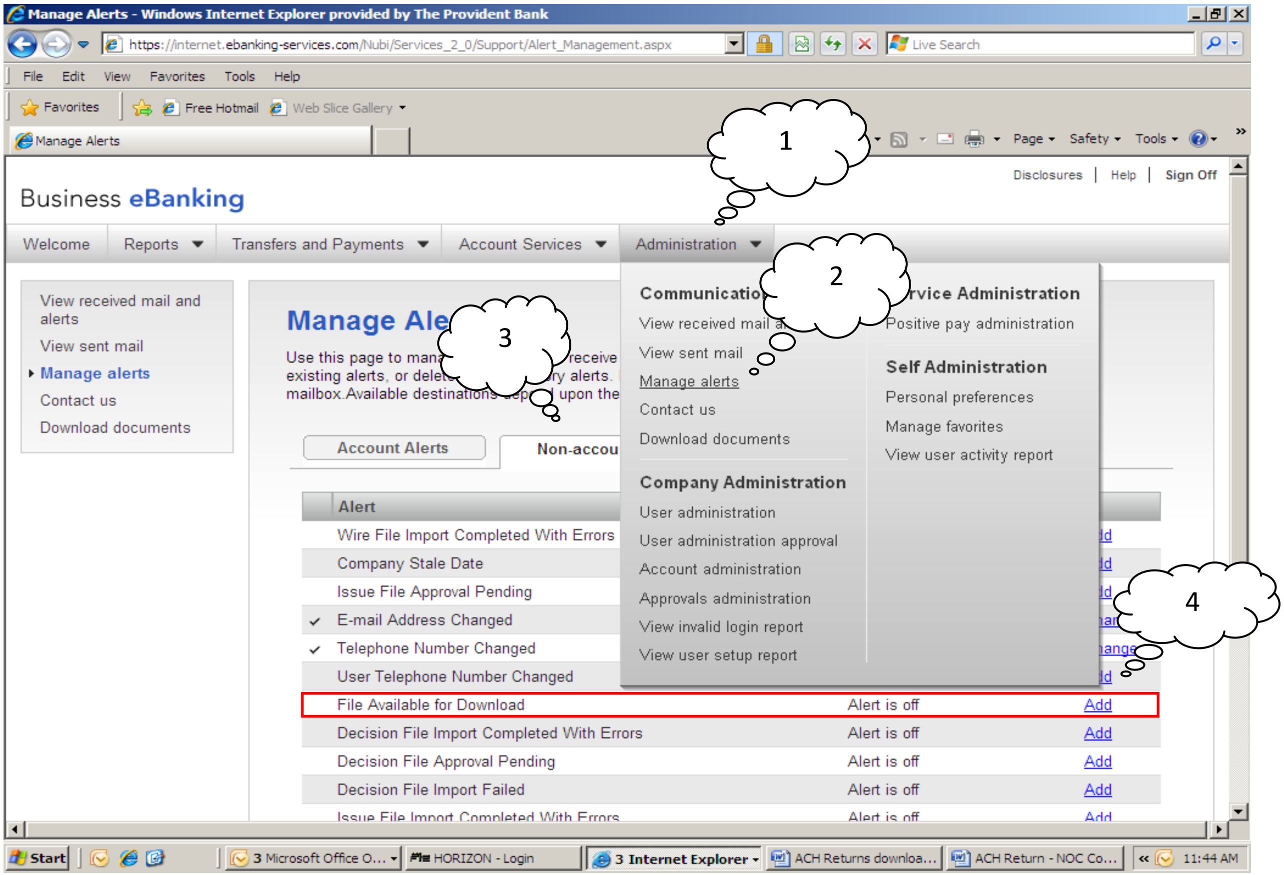
Provident BEB Test Company
Admin Admin

A ACH CREDIT credit of $10.00 was credited to your account *0000 on 1/22/2013 12:00:00 AM, which is greater than your Credit Posted amount of $1.00.
Please do not respond to this e-mail. For more information, sign on to Internet Banking or contact Customer Support.

This e-mail including any attachment(s) is intended only for the use of the individual or entity to which it is addressed, and contains information that is privileged, confidential, and/or exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is strictly prohibited. If received in error, please notify the sender immediately by return e-mail and delete/destroy the message and any copies thereof. Although The Provident Bank and its affiliates (collectively "Provident") attempt to prevent the passage of computer viruses via e-mail and attachments thereto, Provident does not guarantee that either are virus-free, and accepts no liability for any damages sustained as a result of any such virus. Please do not use email to send personal or private information when corresponding with The Provident.

Users authorized to originate ACH transactions can also setup alerts for ACH returns when a report is available to be downloaded.

SETUP ACH RETURNS – FILE AVAILABLE FOR DOWNLOAD ALERT



1. Select “**Administration**”
2. Select “**Manage Alerts**”
3. Select “**Non Account Alerts**”
4. Scroll to “**File Available for Download**”: Select “**Add**”

The document entitled “ACH REPORT DOWNLOAD” provides instructions on how to download these reports.