

# Provident Bank

## ATM/Debit Cardholder Agreement and Disclosure Transfer Disclosure For Business

### Welcome to Provident Bank!

The following Cardholder Agreement and Disclosure for Business Accounts (hereafter referred to as the "Agreement") explains the terms and conditions that govern the use of any Automated Teller Machine or Debit Card issued by Provident Bank to initiate or conduct electronic fund transfers to or from a business asset account. Please take the time to become familiar with the information contained within this Agreement, and retain it for future reference.

1. **Scope of this Agreement.** This Agreement between you and Provident Bank (hereafter referred to as "Provident", "Bank", "we" or "us"), governs the use of your Provident Business Debit Card or Automated Teller Machine (ATM) Card (hereafter referred to as "Business Debit Card" or "Card"). For the purposes of this Agreement, the terms "you" and "your" used herein shall refer to any business entity (e.g., a sole proprietorship, partnership, limited liability company, limited liability partnership, corporation, non-profits, municipalities, civic organizations, etc.) that organizations has applied for and been issued a Card pursuant to this Agreement; and such terms shall also include: (i) any and all owners and/or principals of the business entity, (ii) any and all authorized signers on any of the business accounts affected by this Agreement, and (iii) any and all authorized users of any Card issued pursuant to this Agreement.

Cards issued pursuant to the Agreement will be available only to those individuals identified on the business entity's Business Purpose Account Service Application.

Cards issued pursuant to the Agreement must be used for business purposes only and may not be used for family, household, or personal purposes.

2. **Definitions.** In this Agreement, the following words shall have the definitions stated:

- "Account" or "accounts" will mean each of your commercial or business checking, savings or money market accounts which you have arranged with us to access with your Card. You will not be permitted to access personal deposit or credit accounts with your Card;
- "ATM" will mean an Automated Teller Machine;
- "Card" will mean the Provident Business Debit Card and/or an ATM card that allows deposits, withdrawals, funds transfers between accounts, balance inquiries at Automated Teller Machines, as well as Point of Sale (POS) transactions at merchants where the Card is accepted;
- "PIN" will mean the confidential personal identification number or other confidential code provided to you by Provident Bank or selected by you for identification purposes in connection with your use of the Card;
- "Transfer" will mean any electronic banking transaction, including deposits made with your Card, withdrawals or POS purchases made electronically with your Card, as well as all transfers resulting from your use of the Card even if an ATM is not involved at the time of the transaction.

3. **Maintenance of a Primary Account.** Use of your Card requires the maintenance of a Provident business checking account held in your entity's name that you designate as the primary account (your "Primary Account"). With a Provident ATM Card, designation of your Primary Account is dependent upon the type(s) and number of eligible Provident business checking, savings, or money market accounts you maintain. Withdrawals and POS transactions are deducted from your Primary Account. In the event you do not select a Primary Account, we will assign one of your eligible Provident business accounts as your

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Primary Account. You may add, delete or change your designated Primary Account(s) by notifying us of the designated change in writing or calling your Consumer Call Center or by visiting a branch location.

4. **Use of your Card.** Your Card is an access device used to initiate electronic funds transfers such as deposits, withdrawals, and transfers to or from your business checking, savings or money market account, through the use of an ATM, computer, telephone or other electronic means. You may also use your Card to conduct purchase transactions directly with a merchant who accepts your Card; these transactions are commonly referred to as Point of Sale or POS transactions (hereafter referred to as POS transactions or POS purchases). Whenever you use your Card to conduct an authorized deposit, withdrawal, transfer, or POS transaction, you are authorizing us to credit or debit the amount of the transaction to/from your Primary Account.

You agree that if you give your Card and/or PIN to another person to use, or authorize the issuance of a Card to an employee and/or user, you will be responsible for all future use of that Card by such person and you agree to assume responsibility for all transactions up to the limits allowed by applicable law.

- a. *Debit Card.* In addition to the ATM Card uses described above, your Provident Debit Card may be used for purchases at any authorized merchant that accepts debit Mastercard (see section 11 for limitations). If you give your card number to make a purchase without presenting your Provident Debit Card (such as for mail/telephone orders or online purchases), we may honor the transaction and charge your Primary Account.
- b. *Important Tips. "Debit or credit?"* A merchant may ask you if your purchase is

debit or credit. You have two choices. In both instances your purchase will be subtracted from your primary checking account.

- i. *If you choose debit:* Select the Debit or ATM button and enter your PIN. Use this option if you would like cash back with your purchase.
- ii. *If you choose credit:* Press the credit button and sign the receipt. For some small dollar purchases and when you pay at the gas pump, you may not need to provide a signature. Note: Although you may choose debit or credit, the merchant may choose to process your transaction differently.

Like writing a check, using your Card can generate overdraft fees. You should have sufficient available funds in your account to cover the transaction before you make a withdrawal or purchase and record the amount of the transaction in your checkbook register right away regardless of when the transaction is actually subtracted from your account. Here is some helpful information about how debit cards work:

- **Authorizations.** Most merchants ask us to authorize your purchase. As with checks, we may authorize the transaction even if you don't have available funds in your account, however, we are not obligated to do so.
- **Holds.** When we give authorization to a merchant, we will reserve or place a hold on funds in your primary account to pay for your purchase. There are times – for example, at restaurants or for gas purchases, car rentals or hotels – that merchants won't know the exact amount of your purchase when they request the authorization. This means the authorization could be for an amount

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higher or lower than your actual purchase amount. Keep this in mind because it could temporarily affect your available balance if the hold amount is different than your actual purchase amount.

5. **Types of Available Transactions and Services.** You may use your Card and/or related PIN to initiate transactions at either Provident-owned ATMs, ATMs and merchant POS terminals who accept your Card and which process your transactions through any of the networks identified on your Card, and such other locations or facilities designated herein or as the Bank may designate from time-to-time. Subject to availability at the location you select, you may use your Card to:
- Deposit funds to your designated business deposit account(s);
  - Withdraw cash from your designated business deposit account(s);
  - Transfer funds between your designated business deposit account(s);
  - Obtain balance information on your designated business deposit account(s);
  - Conduct POS purchases using funds in your Primary Account at any location that accepts Mastercard® or other payment networks as indicated on your Card and available from time-to-time;
  - Utilize future services made available to you by Provident Bank in connection with your Card.
6. **Limits on Transactions.** In general, use of each individual Card issued pursuant to this Agreement is subject to the following maximum transaction limitations:
- The amounts of all transfers are limited to the available balance in any linked account.

- POS purchases using funds in your Primary Account up to a maximum of \$5,000 per Card, per day at any merchant that accepts your Card.
- Subject to availability at the location selected to initiate the transaction, ATM cash withdrawals up to a maximum of \$1,000 per Card, (limited to \$500 for Provident ATM cards) per day may be made at any bank branch or location that is authorized to accept Mastercard or through any card network indicated on your Card.
- The daily limit on the total of all combined POS purchases and cash withdrawals is \$6,000 per Card.

You must choose the daily limits for each individual Card issued on your accounts. Your request must be (i) clearly and appropriately indicated on your Business Purpose Account Services Application, or (ii) sent to us in writing clearly indicating therein the appropriate daily limits you wish to set for each of your Cards. Once the daily limits are set on any Card, to increase (up to maximum noted above) or decrease those limits at a later date, you must notify us in writing of your request.

Subject to the Bank's sole discretion and approval, the Card limits will be increased/decreased within three (3) business days after we receive your written notification.

The daily limits set forth in this section run from the start of each business day at 12:00 AM and end at 11:59 PM on the day immediately prior to the next business day. For example, not taking into account any bank holidays, the daily limits for a normal business week would: (i) start each day from Monday through Thursday at 12:00 AM and end on that same day at 11:59 PM, and (ii) start on Friday at 12:00 AM and end on the following Sunday at 11:59 PM. For the purpose of this Agreement, the term "business day" shall include any day

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except for Saturdays, Sundays and federal holidays.

7. **Fees.** The Bank currently does not charge a fee for:

- Mastercard purchases (except as indicated below).
- Any transaction initiated at Provident-owned ATMs using your Card.

You agree to pay any and all service charges applicable to your Card, including those listed in Provident's "Business Accounts and Service Fees", which is incorporated herein by reference and which is available at our branch offices. These charges are subject to change. If you use a non-Provident ATM you may be charged a surcharge, which is an additional charge for using that machine imposed by the owner of that ATM. Normally these charges are disclosed at the ATM prior to confirming the transaction. These charges typically appear as part of the withdrawal amount on your account statement.

8. **Foreign Currency Exchange Rates.** When your Card is used for an international transaction, Mastercard will convert the transaction amount from the foreign currency amount to a United States Dollar amount, in accordance with its currency conversion procedures set forth in its Operating Regulations in effect at the time the transaction is processed. Currently those regulations provide that the currency exchange rate is either (a) a rate selected by Mastercard from the range of rates available in wholesale currency markets for the applicable central processing dates, which rate may vary from the rate Mastercard itself receives, or (b) a government mandated rate in effect for the applicable central processing date, plus an International Transaction Assessment (ITA) or international Service Assessment (ISA) fee as discussed below and as applicable to currency exchange rate methods (a) & (b). The currency

exchange rate in effect on the processing date may differ from the rate in effect on the transaction date or on the posting date.

An International Transaction Assessment (ITA) or International Service Assessment (ISA) fee will be applied to each international transaction (i.e., a transaction occurring in any country outside of the United States of America, Puerto Rico or the U.S. Virgin Islands, and where the card-issuing financial institution's country is different than the merchant's country), whether or not foreign currency is converted. Example of international transactions may include but are not limited to (a) transactions or cash withdrawals conducted while traveling outside the United States of America, Puerto Rico, or the U.S. Virgin Islands, (b) transactions conducted over the telephone, or (c) transactions conducted over the Internet. The current ITA/ISA fee is 3.00% of the transaction amount and may be included in the transaction amount or displayed as a separate transaction on your periodic account statement.

9. **Overdrafts.** In the event that the use of your Card results in an overdraft of your Primary Account or any account linked to your Card, we will apply the amount of the overdraft and our standard overdraft fee against other deposit accounts belonging to you. Overdrafts which occur in a checking or savings account will be governed by our Deposit Agreement, Line of Credit Agreement, and/or Cardholder Agreement and Disclosure for Business Accounts, and/or Overdraft Privilege (ODP) Policy as applicable to your account(s).

10. **Collection Costs.** If you initiate a transaction through use of your Card which causes a negative balance in your account and if we initiate collection procedures, you agree to pay all collection costs and, if we refer the matter to an attorney, you agree to pay the reasonable fees of such attorney and actual court costs where permitted by applicable law.

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11. **Liability for Unauthorized Use.** Tell us AT ONCE if you believe your Card and/or PIN has been lost or stolen, or that unauthorized use has or may occur, or if you believe that an electronic funds transfer has been made without your permission using information from your Card. Telephoning is the best way of minimizing your possible losses. If you fail to notify us of the loss, you could lose all the money in your account. If you promptly tell us after you learn of the loss, theft or possible unauthorized use of your Card, you can lose no more than \$50 if someone uses your Card to make unauthorized withdrawals from an ATM or if someone uses your Card to make unauthorized purchases at non- Mastercard merchants.

If you do NOT promptly tell us after you learn of the loss, theft or possible unauthorized use of your Card and/or PIN, and we can prove we could have stopped someone from using your Card and/or PIN without your permission if you had told us, you could lose as much as \$500 for unauthorized withdrawals from an ATM or for unauthorized purchases at non-Mastercard merchants. Also, if your periodic account statement shows transactions that you did not make, including those made by Card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the periodic account statement was provided to you, you may not recover the money you lost for unauthorized transactions after the sixty (60) days, if we can prove that we could have stopped someone from using your Card and/or if you had told us in time.

Under Mastercard's Zero Liability policy, you will not be liable for any unauthorized transactions made through the Mastercard network using your Debit Mastercard if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. See

[www.mastercard.com/zeroliability](http://www.mastercard.com/zeroliability) for full terms and conditions.

You agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your Card and to comply with such procedures as we may require in connection with our investigation. If you have authorized someone to use any of your Cards, your authorization shall be considered by us to be unlimited in amount and manner and will be effective until the following takes place: (i) you notify us in writing that you have revoked the authorization to any such individual and have taken all necessary steps to revoke it; and (ii) we have had reasonable opportunity and time to act on such notification. Your written request to revoke such authorization will result in the Card being closed/cancelled within three (3) business days after we receive your written notice. You will be responsible for all transactions and authorizations made with the Card(s) until that time.

These procedures apply to authorization for use of your Card whereby a Card has either been issued to one of your employees, agents, representatives or any other individual or whereby temporary use or access to your/their Card has been given to any such persons.

Please note that you are also required to provide the Bank with a written statement in a form acceptable to the Bank, which includes a description of the circumstances of the loss, theft, or unauthorized use. Your written notice to us must be mailed to:

Provident Bank  
Card Management Operations  
Department  
100 Wood Avenue South  
Iselin, New Jersey 08830-1001

Please include in your notice to us the following: (i) your business name, (ii) the exact

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title on your account(s), (iii) your account number(s), and (iv) your business Tax Identification Number.

The Bank assumes no responsibility to discover and/ or audit any possible breach of security, unauthorized disclosure, or use of any Card, Card number or PIN by either you or any of your employees, agents, or representatives. You shall promptly notify us of any suspected unauthorized activity (whether or not involving any of your employees, agents or representatives).

12. **Illegal Activities and Debit Card Use.** You agree not to use your Card or account(s) to engage in activities deemed illegal by federal and/or state laws, including but not limited to Internet gambling. If you, your employees, agents, or representatives use your Card or account to engage in certain activities deemed illegal under federal and/or state laws, you understand that you will nevertheless be liable for any authorized transactions made by the use of your Card.
13. **Personal Identification Numbers (PINs) and Authorized Users.** You shall have sole and exclusive responsibility for providing and safeguarding any PIN issued in conjunction with any Card to the individual(s) whom you authorize to use such Card. Aside from our own gross negligence as stated herein, we shall have no responsibility for transactions processed against your account(s) with the use of any Card, Card number or PIN, whether or not you deem such transactions authorized or unauthorized.

The PIN issued by us or selected by you or your authorized employees, agent or representatives in conjunction with your Card is for security purposes. You agree to take all reasonable precautions so that no one else learns your PIN (including not telling or disclosing your PIN to any family member, friend, non-authorized business associate/co-

worker, or other person), not writing your PIN on your Card, and not keeping a record of your PIN in the same wallet or place as your Card. You are responsible for the safekeeping of all PINs issued to you. You agree not to disclose or otherwise make any PIN available to anyone not authorized to transact on your account(s). You are liable for all unauthorized transactions until such time that you send proper notification to the Bank and the Bank acknowledges receipt of such notice of unauthorized use in the manner set forth herein.

14. **Limitations on the Bank's Liability Under This Agreement.** We will be liable only for our own gross negligence or willful misconduct and will not be responsible for any loss or damage to you arising in connection with: (i) any inaccuracy, act or failure to act on the part of any person not within our reasonable control; or (ii) any error, failure or delay in the processing of any transfer resulting from circumstances beyond our reasonable control, including but not limited to operational, communications and technical failure. As long as we comply and fulfill our obligations under this Agreement, you agree to indemnify, defend and hold us harmless against any claim of a third party arising from or in connection with this Agreement or the service we provide hereunder.

We make no warranties, express or implied, in connection with the services described herein, including, but not limited to, the warranties of merchantability and fitness for a particular purpose. With respect to any and all purchases made with your Card, you agree to resolve all matters including, but not limited to, damage, loss of merchandise, warranties and failure to render services with the respective merchant. We will endeavor to assist and guide you in the problem resolution, but bear no liability for failure to resolve any matter nor responsibility for any of your losses.

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In no event will we be liable for any consequential, incidental, special or indirect losses, damages (including, without limitation, dishonor of checks or other items), or expenses (including counsel and third party fees) which you incur or suffer by reason of this Agreement or the services we provide hereunder, whether or not the possibility or likelihood of such loss, damage or expense is known to us.

15. **General Provisions.** Your Card is not a credit card. Therefore, when using your Card to make cash withdrawals and/or POS purchases, keep in mind that the amount of such withdrawals and purchases will be automatically deducted from your related business account(s) held at Provident Bank.

You hereby agree to be personally responsible for all transactions, fees, and charges incurred as a result of the use of your Card or as a result of your use of any of the Bank's other electronic funds transfer (EFT) services. Accordingly, when using your Card or any of the Bank's EFT services, you hereby give Provident Bank the right to draw on any of the funds that you hold in any of your deposit account(s) held at the Bank in order to cover (i) the amount of any funds either transferred or to be transferred out of your account, and (ii) any and all EFT related service fees or charges assessed against your account either by the Bank or by any other third party.

In addition to the above, it is noted that Card(s) covered by this Agreement are not subject to any of the consumer protections afforded under the federal Electronic Funds Transfer Act (Regulation E).

16. **Ownership of Card.** Any Card that we supply to you is our property and must be returned to us immediately upon demand or upon notice of cancellation of your Card. We reserve the right to revoke your electronic transaction privileges. You agree that we may terminate,

limit or modify your right to use your Card(s) at any time in the future without notice to you.

17. **No Right to Stop Payment.** You understand and agree that you are not permitted to stop payment on any purchase through the use of your Card. You are, however, permitted to stop payment on recurring transactions as explained below.
18. **Right to Stop Payment of Preauthorized Transfer and Procedures for Doing So.** If you have told us in advance to make regular automated payments out of your account, you can stop any of these payments by calling us at 800.448.7768 or by writing to us at:

Provident Bank  
Card Management Operations  
Department  
100 Wood Avenue South  
Iselin, New Jersey 08830-1001

in time for us to receive your request within three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order us to stop any of these automated payments within three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your actual losses or damages. If regular automated payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be.

If you want to discontinue regular payments on your Card or if your Card or the account to which it is linked is closed, you should notify the merchant whom you have authorized to make such payment in accordance with the agreement that you've executed with the merchant.

**Note:** To ensure that these recurring payments are no longer processed/accepted by/from the merchant, we may require closure of your

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existing Card. If we require/take such action, we will issue a replacement Card to you.

19. **Amendments.** We reserve the right at any time and without notice to you to add to, eliminate and/or change any of the services provided to you under this Agreement. When a change is made to the terms and conditions of this Agreement, we will notify you of such change by either or all of the following:

- A message to you on your periodic account statement;
- A separate notice to you describing the change and/or other communication media that may become available;
- An informational link to the new terms and conditions on our website at [www.Provident.Bank](http://www.Provident.Bank)

Updated Agreements can also be obtained at any Provident branch location. Your use of your Card after notification of any change-in-terms has been made constitutes acceptance of the revised terms of this Agreement.

This Agreement is subject to the provisions of your business account agreement, including any and all related account applications and other account opening and authorizing documents on file with us. All of the terms of your business account agreement and account opening documents and/or authorizing documents (e.g. by-laws, resolutions, etc.) on file with us are hereby incorporated by reference into this Agreement. In the event, however, that there are inconsistencies between this Agreement and any other account document, the terms of this Agreement shall control to the extent necessary. You agree that this Agreement is the entire statement of the terms and conditions, which apply to the subject matter hereof. If any term or condition of this Agreement should be invalidated or unenforceable for any reason, all other terms

and conditions will continue in full force and effect. This Agreement supersedes any prior agreement between us relating to these services for your business account(s).

20. **Deposits and Payments.** All deposits and payments are subject to our verification and collection. Not all types of deposits (e.g. double-endorsed checks where the original payee is not a Provident account holder and/or owner of the account to which the deposit is being made) can be conducted through a Provident-owned ATM. Provident reserves the right to return any unacceptable deposit types and adjust your account balance accordingly.

21. **Deposits After Account Closed.** We may accept deposits (including merchant credits/refunds) to your linked account after such account is closed in order to pay outstanding and unpaid purchases through the use of your Card. However, acceptance of any deposit does not reactivate your account or Card.

22. **Funds Availability.** There may be a delay between the time a deposit is made and when the funds from that deposit will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of any funds deposited into your account. Subject to our Funds Availability Policy, we reserve the right to refuse any transaction that would draw upon uncollected or insufficient funds.

23. **Applicable Law.** This Agreement is governed by the laws, regulations, and rules of the State of New Jersey, Pennsylvania and of the United States of America. Any change in any of the foregoing that may become effective in the future will also govern the Card.

24. **Documentation Concerning Transfers.** Each time you use your Card at a Provident ATM and/or a non-Provident owned ATM, you will have the option to receive a receipt. At POS locations, you may receive an imprinted sales

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receipt. You will receive a periodic account statement showing all your Card transactions.

25. **In Case of Errors or Questions About Your Card Transactions.** If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, telephone or write us as soon as you can. Telephone us at 800.448.7768 Monday thru Friday from 8 a.m. to 7 p.m. and from 9 a.m. to 2 p.m. on Saturday or write us at:

Provident Bank  
Card Management Operations  
Department  
100 Wood Avenue South  
Iselin, New Jersey 08830-1001

We must hear from you no later than sixty (60) days after we send the FIRST periodic statement on which the problem or error appeared. When writing:

- Tell us your name, account number and Card number;
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the result of our investigation within ten (10) business days [twenty (20) business days for transactions that occurred within thirty (30) days after the first deposit to the account was made] after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days [ninety (90) days for POS transactions, foreign-initiated transactions and for transactions that occurred within 30 days

after the first deposit to the account was made] to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days [twenty (20) days for transactions that occurred within thirty (30) days after the first deposit to the account was made] for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, will not credit your account. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, and we conclude no error has occurred, you must repay those funds to us.

26. **Disclosure of Account Information.** We will not disclose information about your accounts or the payments or transfers you make, except:
- As necessary to complete transfers;
  - To verify the existence and condition of your account with us at the request of a third party, such as a credit bureau, merchant or a member of non-Provident ATM system;
  - To comply with government agency or court orders or other legal processes;
  - If you give us your written permission.
27. **Notices and Notifications.** Unless otherwise specified in this document, telephone notification or contact to/with Provident Bank can be accomplished by calling 800.448.7768, and/or written notification should be mailed to:

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Provident Bank  
Card Management Operations Department  
100 Wood Avenue South  
Iselin, New Jersey 08830-1001

Notices sent by us shall be effective when mailed to you at your address that appears in our records.

28. **Cancellation.** You may cancel any Card we issued for your use at any time by either: (i) calling us at 800.448.7768, or (ii) returning the Card(s) to us with a letter requesting that we cancel the Card to:

Provident Bank  
Card Management Operations  
Department  
100 Wood Avenue South  
Iselin, New Jersey 08830-1001

We may cancel this Agreement at any time. However, your obligation under this Agreement and any charges or authorizations made under it prior to cancellation will remain your responsibility.

29. **Effective Date.** The effective date of your transactions will be the posting date on your periodic account statement.
30. **Refunds or Purchases.** No cash refunds will be made to you on purchases made with your Card. Any refund to you by a merchant or seller of goods or services must be made on a credit voucher submitted to us by the merchant or seller. The amount of your credit will be indicated on your periodic account statement when processed by the merchant or seller.
31. **Claims Against Merchants.** Any claims concerning property or services purchased with your Card must be resolved by you directly with the merchant or seller who accepted your Card, and any claim or defense, which you assert, will not relieve you of your

obligation to pay us the total sales amount indicated on the sales receipt.

32. **Business Days.** Every day is a business day except Saturdays, Sundays and federal holidays.

#### **ATM SAFETY TIPS FOR OUR CUSTOMERS**

##### **Please practice the following safety tips pertaining to ATM security.**

- Be alert to your surroundings. Immediately cancel any transaction if any circumstance causes you to be suspicious, apprehensive, or concerned for your safety.
- If the ATM is enclosed, please close the entry door leading into the ATM facility upon entering and exiting.
- Do not permit any unknown person(s) to enter the ATM facility after regular banking hours.
- Stand between the ATM and people waiting to use the machine so others can't view your PIN. Always take your receipt with you.
- Place withdrawn cash securely upon your person before exiting the ATM facility or before walking away from the ATM.
- Direct complaints pertaining to security at the ATM by calling Provident Bank at 800.448.7768 or to the State of NJ Department of Banking and Insurance at 609-292-7272.
- Call the police if emergency assistance is needed.

##### **Protect your account.**

- Safeguard your PIN; memorize it and never write it on your card or leave it in your wallet.

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- Keep your PIN a secret and never tell it to anyone. You will never be asked by an employee of Provident Bank to provide your PIN to them. Be cautious when giving your account and Card numbers over the telephone or Internet.
- Keep your Card in a safe place. Treat it as you would cash or credit cards, and notify us immediately if it is lost or stolen.

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