

Small Business? Think Big. LOAN RATES? THINK SMALL!

SMALL BUSINESS LINE OF CREDIT

SIX-MONTH INTRODUCTORY RATE!

2.99%
APR*

NO
Application Fee!
\$150 Savings

Coupon must be presented at time of application.

**Think Provident Bank when
you're thinking of growing
your business.**

Big plans need cash flow, and now you can access a Line of Credit from \$10,000 to \$250,000 at very "thoughtful" rates. Just stop in at any Provident Bank branch and see one of our loan professionals. They understand small business and will respond quickly to your needs.



www.providentbanking.com
Customer Care Center: 845-369-8551

All Provident Bank branches, except Woodridge, are open on Saturday. Sunday hours are offered at Airmont, Harriman, Mount Ivy, Nanuet, Spring Valley, and these ShopRite locations: New City, Pearl River, Middletown and Warwick.

*Then prime plus an increment ranging from .50% to 2.00% depending on the creditworthiness of the borrower, for the remainder of the loan. Subject to credit approval. Offer applies to new Lines of Credit only. Prime rate as of 09/22/2004 is 4.75%, resulting in an APR (annual percentage rate) ranging from 5.25% to 6.75% depending on the creditworthiness of the borrower. Minimum loan amount is \$10,000. Annual fee of \$150. This offer does not apply to small business fixed rate loans or commercial mortgages and may not be used to consolidate existing Provident Bank commercial debt. Offer may not be combined with any other offer or discount. A Provident Bank business checking account is required to secure the promotional rate.

Member FDIC