

## community reinvestment act notice.

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the Massachusetts Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and the Commissioner 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 Commonwealth of Massachusetts, Division of Banks or the FDIC; 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. If we are operating under an approved strategic plan, you may also have a copy of the plan. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC and the Commissioner publishes a nationwide list of the banks that are scheduled for CRA examination by the FDIC and the Commissioner in that quarter. These lists are available from the Regional Director, FDIC New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and the Massachusetts Commissioner of Banks at 1000 Washington Street, 10<sup>th</sup> Floor, Boston, MA 02118. You may send written comments about our performance in helping to meet community credit needs to Joseph Reilly CEO, BankProv, 5 Market Street, Amesbury, MA, 01913; the Commonwealth of Massachusetts, Division of Banks, 1000 Washington Street, 10th floor, Boston, MA, 02118-2218 and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at [fdic.gov/regulations/cra](https://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director and Division of Banks. You may also request from the FDIC Regional Director and the Division of Banks an announcement of our applications covered by the CRA filed with the FDIC and the Division of Banks. We are an affiliate of Provident Bancorp, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Boston, 600 Atlantic Avenue Boston, MA 02210 an announcement of applications covered by the CRA filed by bank holding companies.