

products and services.

Deposit Products:

- Personal Checking, Savings, Money Market Accounts
- Personal Certificates of Deposit Accounts
- Commercial & Small Business Checking, Savings, Money Market Accounts
- Business Certificates of Deposit Accounts
- Non-Profit Checking Accounts
- IOLTA Checking Accounts

Loan Products:

- Personal Overdraft Lines
- Commercial Overdraft Lines
- Commercial Loans and Lines of Credit
- Commercial Mortgages & Construction Mortgages
- Small Business Administration Guaranteed Loans and Lines
- EXIM Guaranteed Loans and Lines
- Commercial Letters of Credit
- MA Capital Access Program
- NH Business Finance Authority Guaranteed Loans and Lines
- Maine Finance Authority Loans and Lines
- Warehouse Lending

Other Provident Bank Services:

- ATM Cards & Machines –1 Walk Up, 6 Drive Up (Member of NYCE, CIRRUS, PLUS, and SUM Networks)
- Consumer & Business MasterCard Debit Cards
- Toll-Free 24 Hour Telephone Banking
- Online Banking and Bill-Pay
- Debit Card Fraud Prevention Application
- Overdraft Privilege
- Wire Transfers, Domestic, Foreign, and Incoming Reverse
- ACH & Same Day ACH Payments and Collections
- Real Time Payments (Receive)
- ProvXchange Network
- Corporate API Banking
- Remote Deposit Capture
- Merchant Bankcard Services
- Lockbox Services
- Vault Services
- Business Credit Cards
- Mobile Banking & Mobile Deposit
- Positive Pay
- Embedded Banking