

## **The Provident Bank**

### **Memo to CRA Public File**

During the current CRA review period, which includes the current year and each of the prior two calendar years, there have been some comments from the public relating to the Bank's branch hours. There have been no comments from the public that specifically relate to the Bank's performance in helping the credit needs of the community.

Copies of the comments from the public relating to branch hours and the Bank's responses to these comments can be found below:

**January 2022** – Customer complaint in regards to branch closure for inclement weather.

**Response:** The Bank responded to both it's regulator and the customer in regards to this matter. Bank personnel reached out to try to assist the client with alternative banking options for inclement weather days.

**January 2022** – Customer complaint received via Google review in regards to being closed on Sundays.

**Response:** The Bank was unable to reach out to the client directly as the review was left under a false name. Bank responded to the review asking the individual to contact us at our call center phone number so that we can assist.