

2. Write to or call three major credit reporting agencies to put yourself on Fraud Alert and request a copy of your credit report:

- EquifaxR, P.O. Box 740250, Atlanta, GA 30374-0250, www.equifax.com 1-800-525-6285
- ExperianR, P.O. Box 1017, Allen, TX 75013, www.experian.com 1-888-397-3742
- TransUnion, P.O. Box 6790, Fullerton, CA 92634, www.transunion.com 1-800-680-7289

3. Cancel all accounts that have fraudulent activity or are at risk.

4. Contact your local law enforcement agency.

5. Contact the U.S. Postal Service if you know or suspect your mail has been stolen.

6. Keep detailed records of any theft of your identity and of your activities to resolve the theft including logs of the following:

- The date, time, and amount of any unauthorized activity on your accounts;
- The date, time, duration, and cost of any phone calls; and
- The date and cost of any mailings.

Important information about procedures for closing a new loan

Each person who will be a responsible party on the loan must bring any two of the following identification documents to closing. Whichever you bring must be valid and unexpired. Please note that we will be recording certain information from the identification documents presented.

- State-issued driver's license
- US Passport
- US Military Identification Card
- State-issued Identification Card

- Medicaid or Medicare Identification Card
- Alien Registration Card
- Selective Service/Draft Card
- State-issued Photo Hunting or Fishing License
- Gun Permit/License
- Government Photo Identification Card
- Major/National Credit Card with Signature*
- Marriage License with Raised Seal
- Automobile Registration in Borrower's Name

* American Express, Discover, MasterCard, Visa, Bloomingdale's, Home Depot, JC Penney, Lowes, Lord & Taylor, Macys, Neiman Marcus, Saks Fifth Avenue or Sears

The identification documents that you are presenting must be recorded on the loan application under Section B for the applicant and Section C for the co-applicant. They will be collected at time of closing by the settlement agent or your bank representative.



Executive Offices:
830 Bergen Avenue, Jersey City, NJ 07306

www.providentbanknj.com

REV 03/04

Equal Opportunity Lender
Equal Housing Lender
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PERSONAL SERVICES

Consumer Lending Customer Identification Program



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The government did its part

The events of September 11, 2001, resulted in new legislation designed to help America fight terrorism. The government created this legislation to provide our country with stronger surveillance powers, tougher criminal laws against terrorism, and improved national intelligence. The new legislation affected the financial industry and its anti-money laundering laws. By making these changes, the government hopes to stop large sums of money from being at the disposal of terrorists.

**Now, you can do your part
Support our efforts**

All financial institutions are required to more carefully verify the identity of their account owners, loan applicants, parties to trusts, and purchasers of investment products. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents or ask you additional questions at the time of your transaction. We also may ask for the identifying information for signatories or business accounts and community groups. You can assist in the effort to uncover any suspicious activities before they threaten our nation's security by providing the required proof of identification and answering these questions.

**What will happen with the
information you provide us?**

The information we request of you will primarily be used to provide you with the products and services you requested, but will also assist us in the nation's effort to fight against terrorism. The new regulations require that the information you provide us be verified using one or more methods. For instance, we may compare it against public databases of information to verify that it is current, accurate, and valid. This use is consistent with our Privacy Policy, which we have provided to you. It will not change our current information-sharing practices. This means that you can be

confident that the information you provide us will remain secure, while making sure that our country's financial institutions are free from misuse by terrorists and money launderers.

Thank you for doing your part!

Safeguard yourself from fraud

There's increasing evidence that credit card, debit card, and similar fraud is a major source of funding for terrorists. By obtaining personal information about you—such as your debit or credit card numbers, personal identification numbers (PINs), checking account numbers, social security number, and driver's license number—terrorists can unlawfully make withdrawals or purchases in your name. In doing so, they not only take what doesn't belong to them, which can damage your credit and reputation in the process, but they may be funding terrorism.

To help prevent becoming a victim of fraud:

- Keep your credit cards, debit cards, PINs, checks, social security number, driver's license number, and other personal information in a safe place.
- Keep deposit and withdrawal slips and credit and debit card receipts where they will be safe, and always shred them first before they're disposed.
- Before disposing of expired credit, debit, ATM, or other identification cards, credit card solicitations, credit card statements, financial institution statements, utility bills, insurance information, medical bills, and investment updates, shred them first.
- Don't put your trash out until shortly before it will be picked up.
- Don't put mail in your curbside mailbox until shortly before it will be picked up.
- Take your mail out of your curbside mailbox as soon as possible after it's delivered. And, if you're traveling, have the U.S. Postal Service hold your mail or have someone you trust pick it up daily.
- Limit the information on your checks to only that which is absolutely required, and don't carry any more credit or debit cards than necessary.
- Don't give any of your personal information to anyone in person, over the telephone, or over the Internet, unless you have a very good reason to trust them.

- Don't give any of your personal information to any web sites that don't use encryption or other secure methods to protect it.
- Use a firewall if you have a high-speed Internet connection. This software can be purchased on-line or from most software retailers.
- Don't use PINs or other passwords that are easy to guess (such as family birth dates or your pet's name).
- Examine your credit card, debit card, and bank statements immediately when you receive them to determine whether there are any unauthorized transactions. Report any that you find immediately to the financial institution.
- Make a prompt inquiry if bills or statements are not received in a timely manner—this could mean they are being diverted by an identity thief.
- Obtain copies of your credit report annually from each of the three major credit-reporting agencies (shown below) to make sure they're accurate.
- You may also wish to do the following:
 - Request to not receive any further preapproved offers of credit by calling 1-888-5-OPT-OUT.
 - Ask to be removed from national direct mail lists by writing to the DMA Mail Preference Service at P.O. Box 9008, Farmingdale, NY 11735-9008. Include your name and address.
 - Ask to not receive telephone solicitations from national marketers by writing to the DMA Telephone Preference Service at P.O. Box 9014, Farmingdale, NY 11735-9014. Include your name, address, and telephone number.

**What to do if you discover
you're a victim of fraud**

1. Contact the Federal Trade Commission at:
 - www.ftc.gov,
 - 1-877-438-4338, or
 - Consumer Response Center, F.T.C.,
600 Pennsylvania Avenue NW,
Washington, DC 20580