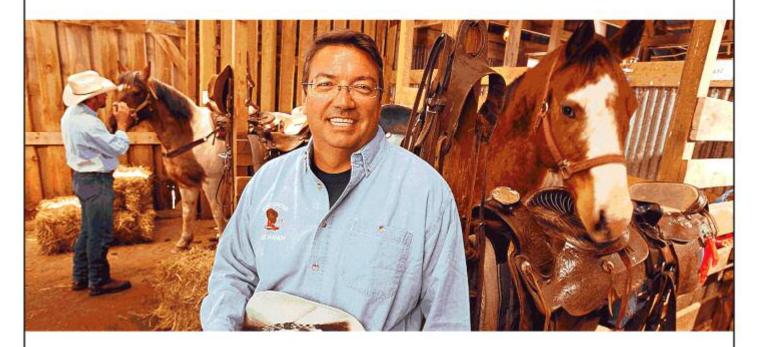
"I'm always working to make the ranch a better place for my guests. Provident Bank helps make that happen."



Provident Bank:

Your business never stands still, neither do we.

Keeping up with Dave O'Halloran, the busy owner of Pinegrove Ranch & Family Resort is no easy task, but the business team at Provident Bank is always up to the challenge. Day by day, dollar by dollar, O'Halloran is always on the move, keeping the guests of his bustling, 650 acre family resort happy, and his successful business running smoothly.

Provident Bank is there, every step of the way. The independent, full-service, community bank not only provides mortgage and credit line financing, but tools that help run his growing business. Online Cash Management services enable O'Halloran to manage the finances of the several businesses he owns, while a 401(k) plan from Provident Bank's Investment Management and Trust Department helps attract and retain quality employees.

If your business is on the move, see how Provident Bank can connect you with the opportunities you need to get where you're going: Call us at 845.369.8040, or visit us at www.providentbanking.com.

Dave O'Halloran, Owner
Pinegrove Ranch & Family Resort
www.pinegroveranch.com



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