

IF YOU NEED ADDITIONAL ASSISTANCE

- Please call our Customer Service Department at: 1.800.686.3756
- Service Representatives are available Monday to Friday 8:00 a.m. to 5:00 p.m. P.S.T. Please have your loan number available for reference whenever you write or call us.
- **Cutoff Hour - Branches:** A loan will not be credited until a transaction has been posted to the account. Business hours are Monday to Friday 8:00 a.m. to 6:00 p.m. If we receive a loan payment on a weekend, a holiday, or after our cutoff hour on a business day, it will be posted on the next business day.
- **Cutoff Hour - Check-by-Phone:** Business hours are Monday to Friday 9:00 a.m. to 5:00 p.m. Voicemails will not be considered an authorization to debit your checking account to credit a loan.
- Calls received by our Customer Service Department may be monitored for training purposes.

MAILING ADDRESSES

In a hurry? We can accept your payment today and deduct the funds from your checking account for a small fee. Call us for more details at 1.800.686.3756.

Mail Payments Only To:
Provident Bank
PO Box 59996
Riverside, CA 92517-1996

Send Overnight Payments to:
Provident Bank
3756 Central Ave.
Riverside CA 92506

Send Correspondence to:
Provident Bank
Loan Service Department
3756 Central Ave.
Riverside CA 92506

To assert an error or request information regarding your account, correspondence must be sent to:

Provident Bank - Loan Service Department - 3756 Central Ave. - Riverside, CA 92506

PAYMENT INFORMATION

- **MAKING PAYMENTS.** When making your payment, please detach the coupon portion and mail with your check or money order. Do not send cash. If you are remitting additional funds, please indicate the total of any funds in excess of the Total Amount Due in the space provided on your payment coupon.
- **AVOID LATE CHARGES.** Mail all payments before the due date shown on the billing statement. Payments are not considered "accepted" until applied to your loan. Postal delays do not excuse late charges, please allow adequate time for such delays. Although you will receive a billing statement each time you make your monthly payment, not receiving a monthly billing statement does not excuse late charges. For Loans Secured By Your Principal Residence – Payments received after the late charge date should include the late fee. Payments received after the late charge date that do not include the late fee will be credited to your account, but you will still owe the late fee. For All Other Loans – Payments received after the late charge date must include the late fee. Payments received after the late charge date that do not include the late fee will be returned for the total amount due.
- **IMPORTANT CREDIT REPORTING NOTIFICATION.** We may report information about your account to credit bureaus. Late payments, missed payment, or other defaults on your account may be reflected in your credit report.
- **RETURNED ITEMS.** In the event a payment made in connection with this loan is not honored by the financial institution on which it is drawn, a return item charge will be assessed.
- **LOST STATEMENTS.** If you misplace a monthly statement and are unable to return the payment coupon with your mortgage payment, please write your loan number on your check or money order and send it to the appropriate address above.

GENERAL INFORMATION

- **PAYOFF INFORMATION.** If you are planning to sell your property or pay your mortgage in full, payoff figures must be requested in writing before the anticipated payoff date. If you are using your own funds or an escrow or title company, send your request to the correspondence address above, Attn: Payoff Department. **DO NOT USE THE BALANCE SHOWN ON YOUR MORTGAGE STATEMENT AS A PAYOFF AMOUNT.**
- **DAMAGED PROPERTY.** In case of damage to your home or property, immediately notify your insurance agent and Provident Bank at 1.800.745.2217 so we may guide you on how the insurance draft must be processed.
- **SUPPLEMENTAL TAX BILLS.** The County may issue a supplemental tax / or corrected tax bill. If you receive a tax bill, please pay the amount due before the delinquency date. Provident Bank does not escrow for this bill and will not pay the bill from escrowed accounts.
- **PLEASE REMEMBER** that Provident Bank does not verify the amount of your insurance or tax bills; we simply pay the bills as they are received. If you believe the amount to be incorrect, contact your insurance agent or local tax assessor.
- **HOMEOWNERS / HAZARD / FLOOD INSURANCE.** On an annual basis, ensure that your property is protected with adequate insurance. If you change insurance carriers, ask your agent to submit proof of insurance to the correspondence address above. If we do not have evidence of coverage, we may purchase insurance to protect our interest in your property at your expense.

