

BUSINESS INFORMATION

Business Name _____ Federal ID # _____
 Address _____ City _____ State _____ Zip _____
 Equipment Address (if not the same) _____
 Phone _____ Fax _____ Email _____
 Business Entity: Corporation Proprietorship Partnership Limited Liability Company Limited Liability Partnership
 Years in Business _____ Type of Business _____ Annual Revenue _____

VENDOR INFORMATION AND EQUIPMENT

Vendor Name _____ Phone _____
 Address _____ City _____ State _____ Zip _____
 Equipment Description _____
 Equipment Amount _____ Term (# of months) _____

BANK INFORMATION (Include at least two years of bank history)

	Bank	Account Number	Phone Number	Officer
Checking	_____	_____	_____	_____
Savings	_____	_____	_____	_____

PRINCIPAL INFORMATION

Name _____	Name _____
Address _____	Address _____
City _____ State _____ Zip _____	City _____ State _____ Zip _____
Social Security # _____	Social Security # _____
Title _____	Title _____

By signing below, Applicant(s) acknowledge and agree that the statements made in this Application, and in any accompanying financial statements and schedules, are true and correct as of the date given below. Applicant(s) acknowledge that representations made in this Application will be relied on by Creditor to determine Applicant(s)'s creditworthiness and, therefore, Applicant(s) authorize Creditor to make all inquiries Creditor deems necessary and appropriate to verify the accuracy of the information contained herein, including making inquiries of Applicant's vendors. Applicant(s) authorize any person or consumer reporting agency to provide Creditor with any information it may have relating to the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would materially affect accuracy of the statements made in this Application. Applicant(s) are aware that any knowing or willful false statements made for purposes of influencing the actions of Creditor can be a violation of federal law, and may result in a fine or imprisonment or both. Applicant(s) acknowledge that they have received a separate copy of The Equal Credit Opportunity Act Notice. Applicant(s) agree that the proceeds of the loan applied for will be used for business purposes only, and not for personal, family or household purposes, and that this Application is not a commitment by the Bank to lend. Applicant(s) agree to receive communications and documents related to this application electronically.

Applicant Signature _____ Date _____

RETAIN FOR YOUR RECORDS NOTICE TO APPLICANT

These are important disclosures for your application. This page is intended for you to keep.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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, 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. By signing below, each application declares that he/she has read and understands the statement above.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Provident Bank, Equipment Finance Division, 166 Changebridge Road, Montville, NJ 07045 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this Bank is: FDIC Consumer Response Center, 1100 Walnut Street, Box 11, Kansas City, Missouri 64106.