

Profit Growth Banking USP Challenge

The Provident Bank

Our USP's:

We pay you to make your every day purchases

To us you're not just an account number, you're family

You can call and speak to a live banking specialist, 7 days a week

Implementation Plan:

Here at The Provident, we strongly believe in the culture we have worked so hard to build since joining this program. In generating these strong new USP's we will strive to not only share them with our entire team, but to encourage their use in our sales process with constant updates and refreshers from our Executive Team during our daily huddles. Also, we plan to incorporate these USP's into our training process for newly hired as well as newly promoted employee's in order to strengthen and maintain a strong fundamental understanding of their uses and benefits throughout the entire bank.



Unique Selling Propositions (USPs)

Bank-wide USPs

- We have a unique ownership structure that prevents us from being acquired.

1828 - Forever.

- We provide 100% Deposit Insurance, even above the FDIC Limits, providing total security.
- Fourteen consecutive quarters of the highest (5 star) bank safety rating from Bauer Financial, a national rating agency.
- Sundown Rule Guarantee-all inquiries responded to by the end of the same day in which they happen. If we don't have the final answer, we will provide a status update.
- Since we don't have stockholders, our "dividend" gets donated to worthy non-profit organizations in our communities.
- Only community Bank open 7 days a week at strategic locations.
- Our Branch lobby is a hub for business owners and community leaders-a trip to the bank can often be a networking opportunity.
- For over 15 years, we have invited the community to celebrate the work of local artists in our lobbies.

Commercial Lending Specific USPs

- Our Lenders have been with their customers 12 times longer than the industry average.
- Decisions are made by local people who know YOU. We have a proprietary process that includes the entire lending team as part of the lending decision; your file would never be sent to an "Ivory Tower" for a "yes or no" response.
- Our customers have direct access to Executive Management. When a loan is closed, you will receive a card with the entire Executive Management Team's cell phone numbers on it. Call us anytime!
- Predictable decisions, on a timely basis.

