



HOME EQUITY MASTERCARD® APPLICATION

Instructions:

1. Complete the information requested below, sign and return. Please print.
2. Submit one form per cardholder.
3. Mail the completed form to **Provident Bank, P.O. Box 1661, Mailcode: 208, Baltimore, MD 21203-1661.**

Home Equity Account Number: _____ CIS # (completed by Provident): _____

Print your name (your name must appear as a borrower on the home equity line of credit): _____

Mailing Address (not available if your collateral property is located in PA, MA, or CT):

Street Address *City and State* *Zip Code*

Are you requesting a new or replacement card? Please check the appropriate box(es) below:

New Card
 Replacement Card
 Reason for replacement: (check one)
 Card Damaged
 Name Change
 Card Lost
 Card Stolen
 Other: _____

Daily Card Limits:

Signature (credit) purchases: \$10,000
 PIN (POS/debit) purchases: \$ 2,000
 ATM Withdrawals: \$ 1,000
 Cash Advances*: \$ 1,000

*Participating banks may assess a fee.

Permanent Card Limit Increase Request ONLY:

The maximum limit cannot exceed your approved credit line or \$99,999, whichever is greater.

Requested Signature Purchase Limit: \$ _____

Consumer Loan Department Authorization (signature): _____

As used herein, "Provident" refers to Provident Bank of Maryland and "you" refers to the above-referenced customer. You hereby request that Provident issue Home Equity Debit Card(s) for the Cardholder(s) listed above. You acknowledge and agree that the Home Equity Line of Credit Agreement ("HELOC Agreement") governing the above account is hereby amended to include the following provisions:

1. You may use Home Equity Debit Cards to request Loans (as defined in the HELOC Agreement) from time to time, subject to the terms provided herein. You may not use Home Equity Debit Cards to make payments to Provident.
2. You may be liable for the unauthorized use of such Home Equity Debit Cards. You will not be liable for unauthorized use that occurs after you notify Provident of the loss, theft, or possible unauthorized use, if you call 410-281-7111 or 1-800-962-9644 outside metropolitan Baltimore, or write to: Provident Bank, Attn: Customer Service Center, P.O. Box 1661, Baltimore, MD 21203-1661. In any case, your liability will not exceed \$50.
3. Provident may temporarily suspend your privileges to use and/or may cancel any such Home Equity Debit Cards at any time.
4. The following is hereby added to the "Customer's Billing Rights" section of the HELOC Agreement:

Special Rule for Home Equity Debit Card Purchases. If you have a problem with the quality of property or services that you purchased with a Home Equity Debit Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due for the property or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address (if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

Signature: _____ Date: _____

For Bank Use Only:

Loan Department Approval: _____ Date: _____

EFT Department Completed: _____ Date: _____

Verified By: _____ Date: _____

Card Number: _____