



January 21, 2009

Mr. Ed Moskowitz
Multimedia Solutions
935 River Road
Edgewater, NJ 07020

Dear Ed,

I would like to formally express my complete satisfaction with the services provided by Multimedia regarding the redesign of The Provident Bank's website. From day one of this project, we felt confident that we had selected the right company to help take us to the next level in terms of our Internet marketing efforts, specifically branding and sales. You and your team masterfully facilitated a diverse group of Provident employees into creating a website that not only has great visual appeal, but also has greater navigation and functionality than ever before. While this was a challenging task at times, we believe the project was a definite success based on the number of compliments that we have received from both customers and employees.

Looking to the future, we are excited about partnering with Multimedia to increase our electronic marketing efforts and ultimately expand our business. As you know, Provident has not pursued an aggressive online marketing approach, relying on more traditional advertising methods. However, the ever-changing marketplace demands that communication be delivered through multiple channels. Your search engine optimization work with us has been quite gratifying, as well as eye opening. We continue to drive business through "Key Word PPC" efforts and are becoming much more efficient due to your detailed analytics. With your guidance and expertise, we also hope to pursue digital advertising and outbound email campaigns in 2009.

Again, we are quite pleased with your efforts to date, and look forward to a long term working relationship.

Sincerely,

Robert J. Pertain
First Vice President &
Marketing Director