For more than 170 years, Provident Bank has strongly supported its communities and in 2003, it increased its commitment by creating The Provident Bank Foundation. The Foundation was funded through a $24 million donation set aside from money raised during the initial public offering of Provident Financial Services, Inc. The Provident Bank Foundation continues to support and serve the communities within the bank’s footprint, which includes more than 75 branches spanning 11 counties in northern and central New Jersey.

**[GIVING BY REGION]**

<table>
<thead>
<tr>
<th>County</th>
<th>Number of Grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bergen</td>
<td>50</td>
</tr>
<tr>
<td>Essex</td>
<td>40</td>
</tr>
<tr>
<td>Hudson</td>
<td>30</td>
</tr>
<tr>
<td>Mercer</td>
<td>20</td>
</tr>
<tr>
<td>Middlesex</td>
<td>10</td>
</tr>
<tr>
<td>Monmouth</td>
<td></td>
</tr>
<tr>
<td>Morris</td>
<td></td>
</tr>
<tr>
<td>Ocean</td>
<td></td>
</tr>
<tr>
<td>Passaic</td>
<td></td>
</tr>
<tr>
<td>Somerset</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td></td>
</tr>
<tr>
<td>Out-of-State</td>
<td></td>
</tr>
</tbody>
</table>

**[GIVING BY PROGRAM]**

- Education: 21.6%
- Health & Human Services: 38.3%
- Family Support & Youth Services: 21.6%
- Community Enrichment: 19.6%

*Requests may fall into multiple categories.

In 2012, we funded more than 300 grants, totaling $1.2 million, spanning 11 counties with a third of our grants benefitting family support and youth services programs.

**2012 ANNUAL GIVING**

Amount of grants since inception: 3,000+
Amount donated since inception: $17,800,000+
Average grant amount: $2,500
Largest gift: $50,000

**In 2012, we funded more than 300 grants, totaling $1.2 million, spanning 11 counties with a third of our grants benefitting family support and youth services programs.**

**It is with great pleasure that we present our annual showcase of community giving. This year, we surpassed $17 million in total giving since The Provident Bank Foundation’s inception. It was an exceptional year and we are proud to have supported more than 300 organizations in our 11-county giving area with continued or new support.**

This year presented unique challenges to our community, which is why 2012 also marked the debut of a Request for Proposal (RFP) program – Super Storm Sandy Relief and Recovery. Our board allocated an additional $250,000 in funding to help small businesses in New Jersey impacted by the storm. We recognize that the relief and recovery period is ongoing, and we are committed to helping communities most affected for the duration of these efforts.

As we approach a decade of service, we also look back and recognize the Foundation’s many accomplishments, many of which were achieved through the great work of our executive director of seven years, Kendall Warsaw. We are extremely grateful and appreciative of all that she has done in making the Foundation successful in its mission.

We are excited to welcome Jane Kurek as the new executive director. Jane has been a part of the Provident family since 2007. She joined the Bank as community relations manager when Provident acquired First Morris Bank & Trust. We look forward to Jane’s efforts to build upon the Foundation successes.

In 2013, we will commemorate 10 years of serving communities throughout the state. It is our privilege to continue support of valuable organizations – such as those featured here – that are dedicated to enhancing our communities and improving the lives of New Jersey residents.

**[BOARD MEMBERS]**

- **Chairman**
  - Carlos Hernández, Ph.D., NJCU President, Retired
- **President**
  - Christopher Martin, Provident Bank
- **Member**
  - Karen McMullen, Center for Financial Training Atlantic and Central States
- **Member**
  - Katharine Laud, University of Vermont Foundation

**[OFFICERS]**

- **Secretary**
  - John Kuntz, Provident Bank
- **Treasurer**
  - George Dailey, Provident Bank
- **Executive Director**
  - Jane Kurek

**[STAFF]**

- **Associate**
  - Shaunna Rubin

**“Collaborative partnerships, networks and communities enable us to work together toward common goals. We are proud to share the stories that made 2012 so successful.”**
Today's global economy is highly dependent on science, technology, engineering and math (STEM). Yet, the number of college degrees in these disciplines is decreasing in the U.S. In fact, only five percent of U.S. undergraduates earn college degrees in science and engineering.

One organization is trying to change this by improving scientific literacy in the community. Students 2 Science in East Hanover operates a modern chemistry laboratory for the sole purpose of providing students with a hands-on science and technology experience.

A $5,000 grant from The Provident Bank Foundation gave students from Discovery Charter School in Newark the opportunity to participate in the organization's ISAAC (Improving Student Affinity and Aptitude for Careers in STEM) laboratory program. Students worked with professional scientists in a high-tech laboratory environment.

"The scientists were wonderful to work with and our students cannot say enough good things about the experiments they conducted and the things they learned," said a Discovery Charter School teacher.

The ISAAC program focuses on changing students' attitude toward pursuing a career in a science, technology, engineering and math-related field, as well as improving students' aptitude with the subject matter.

"Students 2 Science gets children excited about math and science and instills confidence in students. It's a terrific program where students conduct hands-on experiments while working side-by-side with professionals," said Jane Kurek, executive director of The Provident Bank Foundation.

STUDENTS 2 SCIENCE [$5,000]

ST. PHILIP’S ACADEMY [$5,000]

Horizons at St. Philip’s Academy in Newark offers a six-week, tuition-free academic enrichment program to address the achievement gap and summer learning loss for public school students from low-income families. The curriculum blends academics with arts, sports and cultural enrichment, as well as confidence-building activities, including swimming. Without programs like these, many low-income students lose their academic skills, inspiration and motivation, returning to their school in the fall further behind their higher-income peers. The Provident Bank Foundation donated $5,000 to help St. Philip's Academy offer this enriching program to students at no cost to their families.

Hudson County Community College Foundation

Since its inception in 1999, the Hudson County Community College Foundation (HCCF) located in Jersey City has provided scholarships to more than 1,000 students who otherwise might not have been able to pursue a college education. During the HCCF’s 15th Annual Holiday Gala, The Provident Bank Foundation donated $10,000 to provide scholarships for deserving students into the school's art program. In addition to scholarships, funds raised during the gala also were dedicated to faculty development programs and the college's physical expansion.

BERGEN PERFORMING ARTS CENTER [$5,000]

The Provident Bank Foundation donated $5,000 to the Bergen Performing Arts Center (bergenPAC) in support of its multi-faceted arts education program. The education program at bergenPAC in Englewood includes a Performing Arts School, which offers classes in dance, music and theater to students from ages 2 months to 21 years old, as well as opportunities for all students to perform on bergenPAC's main stage. The Performing Arts School provides students with hands-on training from professional performing artists. In addition, bergenPAC also provides artist-in-residencies to local school districts to integrate the performing arts into school curriculum.

Judith G. Wharton Music Center

The Provident Bank Foundation donated $7,500 to provide socially and economically underserved schools an opportunity to engage students through music.
New Jersey may be the Garden State, rich with farmland, but many people have little or no access to farm-fresh foods.

America’s Grow-a-Row (AGAR) in Pittstown aims to change that by bringing fresh foods directly to those who need it most. In 2012, the organization donated 328,000 pounds of fresh produce to inner-city communities.

A $10,000 grant from The Provident Bank Foundation helped the organization expand its Free Farm Market program into Newark and Jersey City. A farmer’s market was held in both cities every other week for 14 weeks offering a solid selection of free, healthy produce. The markets also provided instruction on how to prepare new food options that can improve the health of these communities.

In addition, youth and residents were invited to AGAR’s farm in Pittstown to harvest fresh fruits and vegetables to bring home to their families.

“Many of our children thought picking vegetables was picking a can from the shelves; the farm has introduced them to healthy eating,” said Kym Gilchrist, a participant in the Newark Free Farm Market. “The farm can change the trajectory of many lives in Newark.”

“The farm is immensely important to the community, introducing urban families to farming and the benefits of eating healthy,” said Jane Kurek, executive director of The Provident Bank Foundation. “Residents learning to grow their own food and sustaining the new healthy eating habits they created— that is a true measure of success.”

**AMERICA’S GROW-A-ROW [$10,000]**

**GROUNDS FOR SCULPTURE [$1,000]**

Recognizing there is no better way to promote an understanding and appreciation for contemporary sculpture than by allowing people to work directly with an artist and build a work of art, Grounds for Sculpture in Hamilton does just that through its “Artist-in-Residence” program. A $1,000 grant from The Provident Bank Foundation helped support “Mapping Memories,” a project where members of the community worked with Mark Parsons, a local artist, to create a sculpture based on collaborative line drawings.

**MILE SQUARE THEATRE [$5,000]**

Mile Square Theatre in Hoboken is a leading regional theater in northern New Jersey with a mission of advancing art education for both adults and children. The Provident Bank Foundation donated $5,000 toward Mile Square’s fast-moving comical adaptation of P.D. Eastman’s popular children’s book “Go, Dog. Go!” After the production’s run in Hoboken at Mile Square’s Monroe Theatre-space, the show was brought to Jersey City Public Schools for a two-week residency, where second and third graders throughout the district attended the show.

**HANDS [$8,000]**

The Provident Bank Foundation donated $8,000 to Housing and Neighborhood Development Services, Inc. (HANDS) in East Orange to help transform vacant properties into affordable housing for low-and moderate-income families in Orange, East Orange and Newark. The grant supports four current projects, including the transformation of an old hat factory, a firehouse, vacant and blighted houses and new construction, where formerly abandoned homes had burned down. These projects inject new life into the community, the local economy and much-needed affordable housing is created.

**ARTS GUILD NEW JERSEY (Rahway, NJ) — $1,500 for its art education program, which consists of eight-week studio art classes, one-day workshop for adults, teens and children and a four-week Summer Art Workshop.**

**THE CENTER FOR CONTEMPORARY ART (Bedminster, NJ) — $3,000 for general operating support for art exhibitions, community outreach programs and studio art classes and workshops taught by professional artists year-round for all ages.**

**JERSEY SHORE ANIMAL CENTER (Brick, NJ) — $1,000 to help the shelter purchase microchips for its adoption program, which can help lost pets return home.**

**ROOSEVELT FIRST AID SQUAD (Roosevelt, NJ) — $1,100 to upgrade the oxygen capacity on the first aid squad’s two ambulances.**
For 30 years, Make-A-Wish® New Jersey in Monroe Township has given hope, strength and joy to more than 7,500 children with life-threatening medical conditions throughout the Garden State. The Provident Bank Foundation donated $12,500 in support of the organization’s 2012 Gala. This sponsorship assisted the chapter in raising more than $500,000, which helped fund wishes granted to New Jersey children battling life-threatening medical conditions during the summer season.

"Please know how special Provident Bank Foundation’s support of our Gala was as we celebrated a most powerful mission that evening. Make no mistake – the families you helped in the days and weeks that followed the Gala will never forget you or the wish experience you helped fund," said Tom Weatherall, president and CEO of Make-A-Wish® New Jersey.

Children like Liam, age 6, from Jersey City, who was diagnosed with lymphoma and wished to go to San Diego, had their dream come true.

"Liam had the most wonderful time. We were treated like royalty from the limo service that picked us up at the airport to the personalized meet-and-greet. We could not have felt more welcome! We had a truly incredible time and made many wonderful memories for our family," Liam’s family wrote to Make-A-Wish® New Jersey.

"When a wish comes true for a child battling a life-threatening illness, they have more than just a wonderful day. Their quality of life improves from that moment on," said Jane Kurek, executive director of The Provident Bank Foundation.

The mission of Imagine a Center for Coping with Loss in Westfield is to support children and families coping with loss and to foster emotional well-being for all those who grieve. The Provident Bank Foundation donated $2,500 to help fund Imagine’s “Night of Support” program, which are free support groups facilitated by trained adult volunteers from the community. On a recent “Night of Support”, a father explained that on his son’s 12th birthday, rather than having a party, his son chose to spend his birthday with his Imagine friends.

Lunch Break in Red Bank strives to alleviate hunger and provide basic necessities – food, clothing and fellowship – at no cost to community members in need. After Hurricane Sandy, the organization worked around the clock serving meals and providing emergency grocery provisions not only to regular clients, but to hundreds of displaced families and children. To help, The Provident Bank Foundation provided a $3,500 grant to cover the costs for Lunch Break to bring hot meals every other week to displaced families living in a hotel in Eatontown.

Following a tragic accident that claimed the life of the Finn family’s son, Dan, a community came together to host the Dan Finn Classic (DFC), a basketball event held at the Jersey City Armory in honor of its namesake, which would raise funds to relieve the family of its financial hardship. The DFC transformed into an annual event, where proceeds benefit various initiatives, including high school tuition support for graduating 8th graders. The Provident Bank Foundation donated $1,000 to support the DFC mission.

The mission of Imagine a Center for Coping with Loss in Westfield is to support children and families coping with loss and to foster emotional well-being for all those who grieve. The Provident Bank Foundation donated $2,500 to help fund Imagine’s “Night of Support” program, which are free support groups facilitated by trained adult volunteers from the community. On a recent “Night of Support”, a father explained that on his son’s 12th birthday, rather than having a party, his son chose to spend his birthday with his Imagine friends.

Lunch Break in Red Bank strives to alleviate hunger and provide basic necessities – food, clothing and fellowship – at no cost to community members in need. After Hurricane Sandy, the organization worked around the clock serving meals and providing emergency grocery provisions not only to regular clients, but to hundreds of displaced families and children. To help, The Provident Bank Foundation provided a $3,500 grant to cover the costs for Lunch Break to bring hot meals every other week to displaced families living in a hotel in Eatontown.

**MAKE-A-WISH NEW JERSEY®** 
[$12,500]

**DAN FINN CLASSIC** 
[$1,000]

Following a tragic accident that claimed the life of the Finn family’s son, Dan, a community came together to host the Dan Finn Classic (DFC), a basketball event held at the Jersey City Armory in honor of its namesake, which would raise funds to relieve the family of its financial hardship. The DFC transformed into an annual event, where proceeds benefit various initiatives, including high school tuition support for graduating 8th graders. The Provident Bank Foundation donated $1,000 to support the DFC mission.

**IMAGINE A CENTER FOR COPING WITH LOSS** 
[$2,500]

**LUNCH BREAK** 
[$3,500]

Lunch Break in Red Bank strives to alleviate hunger and provide basic necessities – food, clothing and fellowship – at no cost to community members in need. After Hurricane Sandy, the organization worked around the clock serving meals and providing emergency grocery provisions not only to regular clients, but to hundreds of displaced families and children. To help, The Provident Bank Foundation provided a $3,500 grant to cover the costs for Lunch Break to bring hot meals every other week to displaced families living in a hotel in Eatontown.

**Platinum Minds** (Chester, NJ) — $3,500 to support the “Frederick Douglass Reading Program” where Platinum Minds Scholars teach a reading readiness curriculum in elementary school classrooms.

**Shelter Our Sisters** (Hackensack, NJ) — $2,500 to fund an emergency shelter program and 24-hour emergency hotline for victims of domestic abuse in Bergen County.

**Princeton Center for Leadership Training** (Princeton, NJ) — $10,000 to integrate a “Peer Group Connection” program into American History High School in Newark, which eases the transition from middle to high school.

**Ocean County YMCA** (Toms River, NJ) — $1,000 to fund the “YCares” program, which provides funding to families for before and after school care.

**Imagine support group room for children**

**Dan Finn Classic tournament**

**Lunch Break volunteer prepares food for delivery**

**Imagine support group room for children**

**Platinum Minds Scholar preparing to deliver food**

**The Samuel & Josephine Plumeri Wishing Place in Monroe Township**
As the only hospital in Somerset County, Somerset Medical Center provides comfort and care to hundreds of central New Jersey residents daily.

The nationally accredited, 355-bed regional medical center in Somerville offers a variety of comprehensive emergency, medical, surgical and rehabilitative services.

And thanks to support from organizations like The Provident Bank Foundation, the hospital is able to provide lifesaving treatments, advanced technology and has the ability to build a healthier community.

“The Provident Bank Foundation has been truly generous to Somerset Medical Center for many years. Their grant helps us save and improve lives now and in the future,” said Paul Huegel, president, Somerset Medical Center Foundation.

In November 2012, the opening of the Edward and Anita Hogan Neuroscience Pavilion – a neurological care center that provides advanced care for patients with disorders of the nervous system – was the first time that a capital project at the hospital was fully funded by philanthropy.

“It is our privilege to help make a difference in the health care of our community and ensure that central New Jersey residents receive the finest medical care possible,” said Jane Kurek, executive director at The Provident Bank Foundation.

The Volunteer Center for Bergen County, based in Hackensack, aims to strengthen the community by connecting volunteers with opportunities to serve. The Provident Bank Foundation donated $7,500 to the organization’s Chore Service program, which helps senior citizens and disabled homeowners by providing volunteer handymen to perform minor household repairs that they cannot do themselves. Each year, Chore Service program volunteers complete roughly 4,000 household repairs for approximately 2,000 clients who would otherwise have no one else to call.

According to the Agency for Healthcare Costs and Utilization Project, eating disorder hospitalizations for children under age 12 have increased 72 percent from 1999-2009. An alarming statistic, Goryeb Children’s Center at Overlook Medical Center of Summit realized the importance of an age-specific eating disorder program targeted towards the social, emotional and cognitive level of children ages 8 through 12. The Provident Bank Foundation donated $7,500 to this innovative, evidence-based family treatment program, which will be used to meet the special needs of this vulnerable age group.

Located in Peapack, Matheny Medical and Educational Center is a nonprofit school and hospital serving children and adults with severe developmental disabilities in north and central New Jersey. Its award-winning “Arts Access” program, supported by the New Jersey Council on the Arts, enables participants, assisted by artist-facilitators in a specially adapted studio and theater, to create, display and perform works of visual art, poetry, plays and dance. The $5,000 grant from The Provident Bank Foundation supported Matheny’s annual stage show and gallery exhibition of work created by artists in the “Arts Access” program.
1. Seniors in the Family Service of Morris County's "Memory Lane" program
2. Gilda's Club teens in the Coffee Talk room
3. Jewish Family Service of Central NJ's "Project Play"
4. Volunteers at Community Soup Kitchen's Healthy Choices Market
5. Rendering of the new student center at Saint Peter's University
6. Platinum Minds scholar teaching reading readiness curriculum
7. Shelter Our Sisters' emergency shelter program
8. Students served by Helen Keller International's ChildLight® program
9. Greater Newark Conservancy Community Gruening Program
10. Students participating in the Play Factory Residency at Kean University
11. Peer mentors at the Christopher and Dana Reeve Foundation
12. Clean Ocean Action's Student Summit
13. Ocean County YMCA After School Program
14. Volunteer Center of Bergen County handyman making repairs
15. Arts Guild New Jersey studio art class
16. Participants in the N.J. Governor's School of Engineering & Technology at Rutgers
17. "Visiting Artist" program at Judith G. Wharton Music Center
18. YMCA Teenage Wellness Center in Edison
19. Students in Two River Theater's "TheaterWorks" education program
20. Jewish Renaissance Foundation volunteers setting up food and drinks