

Being an owner makes your life easier.

When you join Provident Credit Union, you become a true partner in a member-owned, not-for-profit financial cooperative.

You and other members pool your savings and enjoy a wide range of financial solutions—along with better rates, lower fees and superior service.


Provident Credit Union was established in 1950 and today serves more than 130,000 members online and at branches throughout the San Francisco Bay Area and beyond. All deposits are backed by the U.S. government and federally insured by the National Credit Union Administration (NCUA) up to \$250,000.

You'll Enjoy:

- ✓ Free ATMs at over 30,000 shared locations in 50 states and over 1 million Visa ATMs in 200 countries worldwide
- ✓ Account access at over 5,000 shared branches
- ✓ Convenient online and mobile banking

We're Ready To Help:

Telephone Banking: (800) 626-0224
Support and Loans: (800) 632-4600
Fax: (650) 508-0619
Find a Branch and ATM: providentcu.org/locations

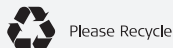
Follow Us On     



Membership Has Its Advantages

Provident Credit Union—
Rooted in Education

providentcu.org/cta



Your Credit Union Partner in Education

You'll feel at home here. Join us. Prosper.

Visit providentcu.org/cta to see how you can:

- ✓ Earn more with our Super Reward Checking
- ✓ Save thousands over the life of your mortgage loan
- ✓ Take 0.125% off of your auto and/or mortgage loan
- ✓ Take advantage of discounts on services, products, and local attractions
- ✓ Attend FREE financial and home buying seminars

Super Reward Checking

Checking that's better than free. Earn a high dividend rate and receive ATM fee rebates¹. Three simple ways to get it. Call us, visit a branch, or go to providentcu.org/cta for details and to enroll.

Savings

- ✓ Regular Savings
- ✓ Accumulator Savings Plan
- ✓ Short and Long-Term Share Certificates
- ✓ Money Market Accounts

Accumulator Savings Plan

Bridge the summer months with a high-yield annual savings plan.

- ✓ Automatic via payroll deduction (save for recurring expenses)
- ✓ Fee free
- ✓ Perfect for creating that 12th paycheck
- ✓ Excellent alternative to district options

IRAs and ESAs

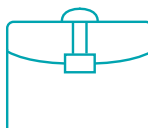
- ✓ Traditional IRA
- ✓ Roth IRA
- ✓ Coverdell Education Savings Certificates

e-Deposit

Make deposits remotely from your iPhone®, Android™ phone or home scanner. It's simple, fast and secure.

Chapter Business Accounts

We offer business checking that pays dividends. Unlike many credit unions, we offer a full array of business accounts for PAC Funds, Scholarship Funds and Dues.



Home Equity Loans and Lines of Credit

A variety of loans to meet your needs. Use them for any purpose: home remodel, pay bills, education.

Mobile Banking



Access your accounts to verify balances, transfer funds, deposit checks, pay bills and more—all from your smart phone. And now you can use your phone with Apple Pay®, Google Pay™, Samsung Pay®, Garmin Pay™, and Visa Checkout®.



Call or come in today and inquire about our New Account Bonus for CTA members.

Two ways to apply:

- 1) Online: providentcu.org/cta
- 2) Visit a branch: providentcu.org/locations

0.125% Discount² on mortgages and auto loans!

Membership has its advantages for CTA members

Visit providentcu.org/cta to learn about our unique rate discounts for auto loans & mortgages; low rates just got even lower!

✓ Auto Loans

Great rates and flexible terms for new or used cars, motorcycles, RVs, and boat loans.

✓ Home Mortgages (purchase and refinance)

Fixed, adjustable, convertible, low down payment options with special discounts for CTA members:

- \$100 Special CTA/CCA discount off standard Provident Credit Union mortgage loan
- \$250 relationship pricing credit provided at loan closing³

Ask about our Movable® mortgage⁴—a mortgage that lets you take your rate with you when you move.

Purchase & Refinance Example (*Sample payment based on 0 points*):

Home Value	Without Discount		With Discount		Annual Savings	10 Year Savings
	Interest Rate	Monthly Payment ⁵	Interest Rate	Monthly Payment ⁵		
\$500,000	4.625% (4.659% APR*)	\$2,142	4.500% (4.534% APR*)	\$2,108	\$406	\$4,063

5) Estimated new payment does not include property taxes and insurance, actual payment may be greater.

* APR=Annual Percentage Rate. Rates and terms in effect as of April 13, 2022 and are subject to change without notice.

1) Provident will rebate nationwide ATM surcharge fees imposed by the other institution, up to \$12.00 per month when you meet the monthly minimum requirements—i) Make purchases of \$400 or more using a Provident debit and/or credit card per month. Automatic or electronic payments using your checking account and routing number are not considered purchases. By providing your payee with your debit or credit card number, your posted automatic payments will be counted as eligible purchases. Some bill payments will meet the monthly requirement for an ACH debit or credit transaction. Debit card cash-back amounts, cash advances on credit cards, and checks do not count towards qualifications. Only one Visa credit card can have its purchases count towards your qualifications each month (whichever one that is selected on the account on the last business day of the month). If you have more than one Super Reward Checking account, credit card purchases on one credit card cannot meet the requirements of more than one checking account; ii) Have a monthly direct deposit or ACH transfer (automatic debit or credit) post to the account; iii) Maintain enrollment in e-Documents. ATM surcharge rebates will be deposited into your Super Reward Checking Account on the first day of the following month.

2) 0.125% discount rate only applies to first mortgage fixed or adjustable rate mortgage products, does not apply to home equity line of credit and second mortgages. 0.125% discount also applies to auto loans.

3) Must meet relationship pricing qualification requirement.

4) Movable® mortgages are available on our fixed/adjustable 5/5, 7/23, and 10/10 first mortgage loans. All loans are subject to credit approval.



Federally insured by NCUA

