

PROVIDENT CREDIT UNION
MEMBERSHIP
HAS ITS ADVANTAGES



(800) 632-4600
providentcu.org

 **PROVIDENT**[™]
CREDIT UNION

COVID-19 Policies & Procedures

OPEN TO THE PUBLIC

Deemed an essential business, 19 of our 20 Bay Area Branches are open to serve you. [Find a branch](#) near you.

SAFETY FIRST

We are increasing the level and frequency of cleaning at our corporate headquarters and branches. We are installing additional hand sanitizers in branches and increasing the frequency of ATM cleaning.

ALTERNATIVE WAYS TO MANAGE YOUR ACCOUNTS

To help maintain social distancing, Provident members are encouraged to use [online](#) and [mobile banking services](#). Members can check balances, deposit checks remotely, transfer funds, pay bills, and much more without visiting a branch.

Provident members are also encouraged to use ATMs located at all 19 Provident branches as well as ATMs that are part of the Shared Branch Network. Find ATM locations [here](#).

FINANCIAL ASSISTANCE

We are committed to helping members impacted financially by the COVID-19. If you need assistance, please contact us at (800) 632-4600 about the options available for consumer loans, mortgage loans, credit cards, and deposit accounts.



\$300 NEW ACCOUNT BONUS



Open a New Checking Account and Earn \$300!

To earn the \$300 New Account Bonus, simply do these three things for two months, starting the month following your account opening¹:

- 1) **Make purchases of \$300 or more using a Provident debit and/or credit card²**
- 2) **Have direct deposits or automatic credits of at least \$500**
- 3) **Enroll in online banking and e-Documents with valid e-mail address**

3 ways to apply:

- i) Online at **providentcu.org** OR
- ii) Visit a **local branch** OR
- iii) Call **(800) 632-4600**

PLEASE MENTION PROMO CODE 9166

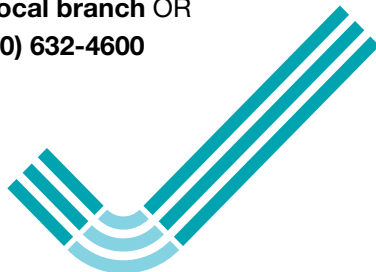
2.01% APY¹ SUPER REWARD CHECKING

2.01% APY on balances \$0.01–\$25,000; 0.08% APY on balances \$25,001 and over; 0% APY if requirements are not met. There is a minimum deposit of \$25 and must be 18 or older.

- **ATM fee rebates²**
- **No monthly service fees**
- **Free online and mobile banking**
- **Zero liability fraud protection guarantee**
- **e-Deposit³—Deposit checks remotely**

To open a Super Reward Checking Account:

- i) Online at **providentcu.org** OR
- ii) Visit a **local branch** OR
- iii) Call **(800) 632-4600**



BEST CREDIT CARDS AROUND

Provident Signature Cash Back Visa® Credit Card

1.5% CASH BACK



- No annual fee
- 0% introductory APR* on purchases and balance transfers for 14 months**
- Exclusive concierge service
- Special offers on travel, entertainment, sports and more
- Expedited airport security with discounted CLEAR membership available

(800) 632-4600 | providentcu.org/cashback

Provident World+ Travel™ Visa Signature® Credit Card

- 0% introductory APR* on purchases and balance transfers for 12 months**
- 20,000 bonus points when you sign up¹
- Credit for Global Entry® or TSA Pre✓® membership²
- Complimentary membership at airport lounges with Priority Pass™ Select²
- Enhanced Visa benefits package and special offers and discounts

EARN MORE WITH THE WORLD+ TRAVEL™ CARD

- 2X points per dollar spent on travel and other related travel expenses (transportation, airlines, car rentals, hotels, and dining) and 1 point for everything else.²
- Earn extra points when shopping at select merchants.⁴

(800) 632-4600 | providentcu.org/worldplus

* APR = Annual Percentage Rate. Cash Back Signature APR will be 14.24% to 18.00% after the introductory period of (14) months. World+ Travel Signature APR will be 16.24% to 18.00% after the introductory period of (12) months. These APR's will vary with the market based on the prime rate and credit worthiness. 1) Balance transfers must be conducted within 60 days of account opening. 2) Certain restrictions apply. Visit providentcu.org/worldplus for terms and conditions. 3) 20,000 bonus points when you spend \$3,500 within 60 days of account opening. 4) Visit curewards.com/provident for more details.



TAKE IT OFF YOUR RATE

Auto Loans

- Up to 100% financing of purchase price including tax, license and warranty¹
- First payment deferred up to 90 days³
- Flexible terms up to 84 months²
- Same rates for new and used vehicles
- Additional rate discount on Enterprise and Autoland purchase

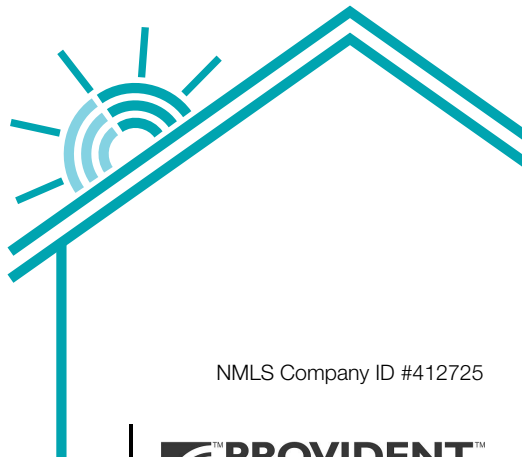
ENJOY
ADDITIONAL .125%
RELATIONSHIP
PRICING
DISCOUNT*



Mortgage Loans

- Movable[®] feature^{**} - Take the rate and terms with you when you move
- Pick your term - Take control of how long you want to pay
- POWER Funding 10-Day Guarantee^{***} - We can close your new home purchase in 10 business days or less, guaranteed!

\$250
CLOSING COST CREDIT
WITH CURRENT PROVIDENT
CHECKING ACCOUNT*



*Relationship pricing and/or the credit of the additional \$250 off closing costs is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/motorcycle loan, checking with direct deposit and autopay. **Movable[®] mortgages are available on our 5/5, 7/23, and 10/10 first mortgage loans. ***Rules and conditions apply.

NMLS Company ID #412725



MEMBERSHIP HAS ITS ADVANTAGES

Member Discounts And Coupons

Provident appreciates your business and loyalty. We want to show our appreciation by offering our discounts on services, products, and local attractions such as:

- Monterey Bay Aquarium
- California Academy of Sciences
- Flowers and Gifts
- Six Flags Discovery Kingdom
- California's Great America
- Legoland Resort
- Raging Waters
- Gilroy Gardens
- Turbotax

Employee Education Seminars/Webinars

Provident hosts a series of free seminars/webinars to help members and employees of partnered organizations. Even for educated members, it is good to brush up on the latest information. And we have it. For example:

- First time home buying
- Getting started in the investment world
- Making the best use of your 401(k) plan
- Preserving your assets through estate planning
- Planning for a great retirement
- Nuts and bolts of financial planning
- Saving for college
- Ways to lower your tax bill

“ We help you reach your goals and maintain your financial health. ”

For more details on member discounts and educational seminars/webinars, please visit [providentcu.org](https://www.providentcu.org)

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BETTER THAN A BANK

Why join a credit union instead of a bank? 100 million satisfied credit union members throughout the world will tell you why. Quality service, competitive loan and savings rates, absolute security. Best of all—ownership in their financial institution.

When you become a credit union member, you're really enjoying a financial cooperative. Together, you and your fellow members pool your savings (called "shares") in order to offer loans, savings dividends and financial services to other members. Unlike banks, where profits are paid to stockholders, your credit union's "profits" are returned to you and to your fellow members, in the form of better rates, lower fees and superior service.

CREDIT UNIONS

BIG BANKS

| | | |
|---|-----------------------------------|---|
| Checking and savings accounts, loans, mortgages, credit cards, ATM, wire transfers, etc. | SERVICES OFFERED | Checking and savings accounts, loans, mortgages, credit cards, ATM, wire transfers, etc. |
| Collectively owned by credit union members | OWNERSHIP STRUCTURE | Owned by corporate shareholders |
| On average, lower interest rates on loans and higher interest returns on investments | LOANS & INTEREST RATES | On average, higher interest rates on loans and lower interest returns on investments |
| Lower fees, on average, for checking accounts, ATM surcharges, overdrafts and stopped payments | FEES | Higher fees, on average, for checking accounts, ATM surcharges, overdrafts and stopped payments |
| Local and shared branches, ATMs There are over 5,600 credit union branches and over 53,000 surcharge-free ATMs nationwide. | ACCESSABILITY | Nationwide branches, private ATMs |
| Not-for-profit cooperative | ORGANIZATION | For-profit corporation |
| Members/owners | WHO BENEFITS | Stockholders |
| National Credit Union Administration (NCUA) | DEPOSIT INSURANCE | Federal Deposit Insurance Corporation (FDIC) |

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PROVIDENT BRANCH LOCATIONS

Alameda Community Branch

2250 South Shore Center Dr., Unit C
Alameda, CA 94501

Belmont Community Branch

1050 El Camino Real, Suite C
Belmont, CA 94002

Daly City Community Branch

2171 Junipero Serra Blvd., #150
Daly City, CA 94014

Dublin Community Branch

2680 Dublin Blvd
Dublin, CA 94568

Folsom Community Branch

2475 Iron Point Road, #110
Folsom, CA 95630

Fremont Community Branch

39080 Argonaut Way
Fremont, CA 94538

Hayward Community Branch

22302 Foothill Blvd.
Hayward, CA 94541

Los Gatos Community Branch

15425 Los Gatos Blvd.
Los Gatos, CA 95032

Millbrae Community Branch

209 Broadway Avenue
Millbrae, CA 94030

Oakland Community Branch

8301 Edgewater Drive
Oakland, CA 94621

Palo Alto Community Branch

2390 El Camino Real, Suite 110
Palo Alto, CA 94306

Redwood Shores Community Branch

210 Redwood Shores Pkwy.
Redwood City, CA 94065

San Francisco (Financial District) Community Branch

701 Sacramento Street
San Francisco, CA 94108

San Francisco (Federal Building) Community Branch

450 Golden Gate Ave., #2-0558
San Francisco, CA 94102

San Jose Community Branch

1705 East Capitol Expwy., #20
San Jose, CA 95121

San Jose (North) Community Branch

1757 Technology Drive, #10
San Jose, CA 95110

San Mateo Community Branch

2727 S El Camino Real, Suite B
San Mateo, CA 94403

San Ramon Community Branch

11030 Bollinger Canyon Rd., Suite 190
San Ramon, CA 94582

Sunnyvale Community Branch

398 W El Camino Real, #112
Sunnyvale, CA 94087

Walnut Creek Community Branch

742 Bancroft Road
Walnut Creek, CA 94598



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