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 100,000 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) of up to $250,000.

You’ll enjoy:

- Free ATMs at over 30,000 shared locations in 50 states and over 100 internationally
- Account access at over 5,000 shared branches
- Convenient online and mobile banking

We’re ready to help:

Main Provident Phone Numbers
Contact Center: (800) 632-4600
Touch Tone Teller: (800) 626-0224
Find a branch and ATM: providentcu.org/branches

Loan, Credit & Debit Phone Numbers
Loan Center: (800) 632-4600 (option 3)
After Hours Loan Center: (866) 564-9482
Visa Credit Card (Lost & Stolen Cards, Disputes or Fraud): (866) 820-4879
Visa Debit Card (Lost & Stolen): (800) 449-7728
Visa Debit Card (PIN Based Disputes or Fraud): (800) 632-4600
Visa Debit Card (Non-PIN Disputes or Fraud): (800) 654-7728
Debit Card PIN Changes: (866) 985-0273
Credit Card PIN Changes: (888) 886-0083

Follow us on
Membership Has Its Advantages
Provident is a not-for-profit financial institution. We’ve been helping our members and their families realize their financial goals for more than half a century.

Being a full-service credit union, few institutions can match Provident’s reputation for outstanding products and services. You can count on us.

Low Auto Loan Rates
• Includes .125% relationship pricing discount
• Up to 100% financing of purchase price including tax, license and warranty¹
• First payment deferred up to 90 days²
• Flexible terms available
• Same rates for new and used vehicles

Super Reward Checking Pays You 2.01% APY*
• No debit card fee and no monthly fee
• ATM fee rebates¹
• No minimum balance
• Zero liability fraud protection guarantee²
• e-Deposit³—Deposit checks remotely

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

Signature Cash Back Visa® Credit Card
1.50% CASH BACK
• Cash back on all purchases
• No categories to choose from
• 0% APR for 14 months on all purchases¹
• 0% APR on balance transfers for 14 months²

TO APPLY:
Call (800) 632-4600 OR Go online at providentcu.org OR Visit a local branch

Please mention promo code 9166

Federally insured by NCUA to at least $250,000
Auto Loans

- Up to 100% financing of purchase price including tax, license and warranty
- First payment deferred up to 90 days
- Same rates for new and used vehicles
- Additional rate discount on Enterprise® and Autoland purchases
- Flexible terms available

See back for terms and conditions.

Mortgage Loans

- Fixed and ARM products
- 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!
- Experienced Mortgage Consultant to guide you

See back for terms and conditions.
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
- Planning for a great retirement
- Getting started in the investment world
- Nuts and bolts of financial planning
- Making the best use of your 401(k) plan
- Saving for college
- Preserving your assets through estate planning
- 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

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

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(800) 632-4600
providentcu.org
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 opening:*

1) Make purchases of $300 or more using a Provident debit and/or credit card**
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% APY*

SUPER REWARD CHECKING

- ATM fee rebates¹
- No monthly service fees
- Free online and mobile banking
- Zero liability fraud protection guarantee²
- 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

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.

Federally insured by NCUA to at least $250,000
Provident Signature Cash Back Visa® Credit Card

- 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  * Visit providentcu.org/cashback for details.

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 up
- Credit for Global Entry® or TSA Pre✓® membership
- Complimentary membership at airport lounges with Priority Pass™ Select
- 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.
- Earn extra points when shopping at select merchants.

(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.
LOW RATE AUTO LOANS

Enjoy low fixed rates on both new and used vehicles:

• **Up to 100% financing of purchase price including tax, license and warranty**¹
• **First payment deferred up to 90 days**²
• **Flexible terms available**
• **Same rates for new and used vehicles**

See back for terms and conditions.

FINANCE YOUR MORTGAGE LOAN WITH US

Finance your mortgage loan with us:

• **Fixed and ARM products**
• **Movable® feature**³—Take the rate and terms with you when you move
• **Pick your term**—Take control of how long you want to pay
• **Experienced Mortgage Consultant to guide you**
• **POWER Funding 10-Day Guarantee**⁴—We can close your new home purchase in 10 business days or less, guaranteed!

See back for terms and conditions.

(800) 632-4600 providentcu.org

NMLS Company ID #412725
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.

<table>
<thead>
<tr>
<th>CREDIT UNIONS</th>
<th>BIG BANKS</th>
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<tbody>
<tr>
<td>Checking and savings accounts, loans, mortgages, credit cards, ATM, wire transfers, etc.</td>
<td>SERVICES OFFERED</td>
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<tr>
<td>Collectively owned by credit union members</td>
<td></td>
</tr>
<tr>
<td>On average, lower interest rates on loans and higher interest returns on investments</td>
<td>OWNERSHIP STRUCTURE</td>
</tr>
<tr>
<td>Lower fees, on average, for checking accounts, ATM surcharges, overdrafts and stopped payments</td>
<td>LOANS &amp; INTEREST RATES</td>
</tr>
<tr>
<td>Local and shared branches, ATMs</td>
<td></td>
</tr>
<tr>
<td>There are over 5,600 credit union branches and over 53,000 surcharge-free ATMs nationwide.</td>
<td>ACCESSABILITY</td>
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<td>Not-for-profit cooperative</td>
<td>ORGANIZATION</td>
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<td>Members/owners</td>
<td>WHO BENEFITS</td>
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<td>National Credit Union Administration (NCUA)</td>
<td>DEPOSIT INSURANCE</td>
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Federally insured by NCUA to at least $250,000

(800) 632-4600 providentcu.org
PROVIDENT BRANCH LOCATIONS

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

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

Belmont Community Branch
1050 El Camino Real, Suite C
Belmont, CA 94002

Redwood Shores Community Branch
210 Redwood Shores Pkwy.
Redwood City, CA 94065

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

San Francisco (Financial District) Community Branch
701 Sacramento Street
San Francisco, CA 94108

Dublin Community Branch
2680 Dublin Blvd
Dublin, CA 94568

San Francisco (Federal Building) Community Branch
450 Golden Gate Ave., #2-0558
San Francisco, CA 94102

Folsom Community Branch
2475 Iron Point Road, #110
Folsom, CA 95630

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

Fremont Community Branch
39080 Argonaut Way
Fremont, CA 94538

San Jose (North) Community Branch
1757 Technology Drive, #10
San Jose, CA 95110

Hayward Community Branch
22302 Foothill Blvd.
Hayward, CA 94541

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

Los Gatos Community Branch
15425 Los Gatos Blvd.
Los Gatos, CA 95032

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

Millbrae Community Branch
209 Broadway Avenue
Millbrae, CA 94030

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

Oakland Community Branch
8301 Edgewater Drive
Oakland, CA 94621

Walnut Creek Community Branch
742 Bancroft Road
Walnut Creek, CA 94598

(800) 632-4600
providentcu.org

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