

February 2007

# Connections



Whatever It Takes

[providentcu.org](http://providentcu.org)

## High Rate, Short Term

What offers an unbeatable yield without requiring a long-term investment? Provident's special **9-month term share certificate** with a **fixed yield of 5.30% APY\*** Just deposit a minimum of \$10,000 and watch it earn incredible dividends.

We also offer a **5.30% APY\* IRA** for **12, 15, 18** or **24 months** with a low, \$500 minimum balance.

[Rates](#) have also risen on our savings accounts and other term certificates. Visit our Web site to review your options and open a term share certificate online through Account Manager—

IRA forms are also available to print. Or, you can give us a call at (650) 508-0300 or (800) 632-4600 or visit your local community branch.

Open one of our special 5.30% term share certificates or IRAs today. It's a great way to earn easy dividends and your Provident deposits are federally insured up to \$100,000, \$250,000 for IRAs.

\* Annual Percentage Yield (APY) is effective as of January 16, 2007. Offer may be withdrawn at any time. \$10,000 (\$500 for IRA) minimum to open. Must maintain \$10,000 (\$500 for IRA) minimum balance to earn rate. Fees could reduce earnings on the account. Not available to institutional deposits. Cannot be combined with any other offer or relation discounts. Penalty for early withdrawal.

## Ten Reasons to Consider a 10/10/10 Mortgage

With our unique **10/10/10 Mortgage** (a 30 year mortgage), you can:

1. Buy a first home or upgrade to a new home
2. Refinance an adjustable rate mortgage that is about to go up
3. Refinance a high-rate second mortgage
4. Receive a fixed rate for the first 10 years
5. Typically count on the rate to be lower than a 30-year fixed rate
6. Take the loan and the rate with you when you move to your next home—it's movable
7. Take advantage of our interest-only payment option
8. **One Provident product triggers a discount**

**in another.** If you have a mortgage with Provident you can **save .25%\*** on a Provident home equity line of credit.

9. Receive .0125% discount when you finance over \$500,000 and an additional .0125% discount if the loan is to purchase a home. It all adds up to great savings!
10. Count on the best service: after all, it's a Provident mortgage!

Need we say more? Give us a call at (650) 508-0300 or (800) 632-4600, press 1 and dial extension 2703. Or stop by your community branch for more information on this and other mortgage options.

\*All discounts are subject to change at any time

## ANNUAL MEETING

Thursday, April 26 at 11am,  
Provident Headquarters:

303 Twin Dolphin Drive  
Redwood Shores, CA 94065

## NEW YEAR PROJECTS

Get the money needed with one of our HELOCs.

## EASY ACCESS

Fee-free account access – 24/7

## LAST CALL

Provident scholarship application deadline is February 28.



## Events Calendar

### Wednesday, February 7th

#### Home Buyer's Seminar

Provident Corporate Office  
303 Twin Dolphin Drive  
Redwood Shores, 6pm-8pm

### Tuesday, February 13th

#### Home Buyer's Seminar

Menlo Park Community Branch  
825 Santa Cruz Avenue  
Menlo Park, 6pm-8pm

### Monday, February 19th

#### Holiday—President's Day

All Provident branches and corporate offices will be closed.

### Wednesday, February 21st

#### Basic Estate Planning—Wills, Trusts and More.

Provident Corporate Office  
303 Twin Dolphin Drive  
Redwood Shores, 6pm-7:45pm

### Tuesday, February 27th

#### Home Buyer's Seminar

Belmont Community Branch  
490 North El Camino Real  
Belmont, 6pm-8pm

### Seminar Registration

#### Home Buyer's Seminars

(800) 632-4600, ext. 2601  
(650) 508-0300, ext. 2601  
or online at [providentcu.org](http://providentcu.org).

#### Estate Planning Seminar

(800) 656-4096

Reach us at a community branch, by phone, or [online](http://providentcu.org).

(650) 508-0300  
(800) 632-4600  
[providentcu.org](http://providentcu.org)

Auto, Home, & Commercial Insurance\*

Free Quote!  
(800) 310-0395

## Last Chance to Apply

The deadline for **Provident's annual scholarship program** is fast approaching. All applications must be received by **February 28, 2007**. The two scholarships available are:

**Future Educators**—a one-time \$2,500 California Teaching Credential Scholarship. It is available to Provident members who have a Baccalaureate degree or are in their last undergraduate term.

**College Scholarship**—awards \$1,500 per year for four years to graduating high school seniors. Complete details and scholarship applications are available on Provident's web site at [providentcu.org](http://providentcu.org). They can also be requested via email from [jjessup@providentcu.org](mailto:jjessup@providentcu.org).

## Tidy up with a HELOC

At the beginning of a new year, many of us think about tidying up everything from the "junk room" to finances. We have a terrific suggestion to do both—a Provident home equity line of credit. Our most popular HELOC is our **Prime Minus Ready Equity**, which features:

- Low, six-month introductory rate to get you started
- Regular adjustable rate of **.50% below the current Prime Rate** to keep it affordable
- Even lower rate if your first mortgage is with Provident
- No closing costs
- Amounts up to 80% loan-to-value
- Easy access with our Platinum Equity Visa® card (plus annual rebates or Rewards points!)

Visit [providentcu.org](http://providentcu.org) for our full range of equity lines.

With a Provident equity line, you can save by consolidating your bills into one affordable payment while receiving potential tax deductions\* on the interest you pay. Plus, you can do a little home remodeling or repair while you're at it.

Apply today. Stop by any Provident Community Branch or call us at (650) 508-0300 or (800) 632-4600.

*\*Consult your tax advisor.*

## Access Has Never Been Better

At Provident, we believe in **fee-free, easy account access**. Here are some of the ways you can access your Provident accounts without paying exorbitant fees:

**ATMs**—No surcharge fees at over 25,000 ATMs on the CO-OP® network (including 5,000 7-Elevens) and 700 Bank of the West ATMs. And, of course, there's never a charge at Provident's ATMs.

**Account Manager**—Manage your Provident accounts anytime, anywhere with our free online banking service.

**Online Bill Pay**—With Bill Manager, paying your bills is a breeze. Set them up, edit, add and delete as needed and Bill Manager takes care of the rest.

**e-Statements** allows you to view your statements online in Account Manager. If you don't yet have an Account Manager/Touch Tone Teller PIN to access this service, call (650) 508-0300 or (800) 632-4600.

**Shared Branch Network**—Provident is as close as any of 2,400 credit union locations on the CU Service Center network—including areas outside the United States. These participating credit unions provide most of the services you receive at a Provident branch.

It doesn't get any better or any more convenient. For more information, including ATM and Shared Branch locations, visit [providentcu.org](http://providentcu.org).

## Fee Change

Good news! Beginning **March 6, 2007** our courtesy pay program will include not only checks and ACH debits, but also POS and ATM transactions. The fees for these new services and signature based checkcard transactions will be **\$20**.

*\* Insurance products are not deposits of Provident Credit Union and are not protected by the NCUA. They are not an obligation of or guaranteed by Provident Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by Provident Credit Union need not be purchased from Provident Plus Insurance Agency and may be purchased from an agent or an insurance company of the member's choice. Provident Plus Insurance Agency is a wholly-owned subsidiary of Provident Credit Union. Business conducted with Provident Plus Insurance Agency is separate and distinct from any business conducted with Provident Credit Union.*



### Community Branches

**Belmont**  
490 N. El Camino Real  
M-Th 9-5, F 9-6, Sat 9-1

**Daly City**  
2171 Junipero Serra Blvd, #150  
M-Th 9-5, F 9-6, Sat 9-1

**Eureka**  
2916-B Central Avenue  
M-Th 9-5, F 9-6

**Folsom**  
2475 Iron Point Road, #110  
M-Th 9-5, F 9-6, Sat 9-1

**Hayward**  
22302 Foothill Boulevard  
M-Th 9-5, F 9-6, Sat 9-1

**Los Gatos**  
15425 Los Gatos Boulevard  
M-Th 9-5, F 9-6, Sat 9-1

**Menlo Park**  
825 Santa Cruz Avenue  
M-Th 9-5, F 9-6, Sat 9-1

**Millbrae**  
209 Broadway Avenue  
M-Th 9-5, F 9-6, Sat 9-1

**Monterey**  
1035 5th Street, Suite A  
M-Th 9-5, F 9-6

**Oakland Airport**  
8301 Edgewater Drive  
M-Th 9-5, F 9-6, Sat 9-1

**Oakland Downtown**  
1000 Broadway, #103  
M-Th 9-5, F 9-6

**Redwood City**  
1870 Broadway Street  
M-Th 9-5, F 9-6, Sat 9-1

**Redwood Shores**  
210 Redwood Shores Parkway  
M-Th 9-5, F 9-6, Sat 9-1

**San Francisco**  
701 Sacramento Street  
M-Th 8-4, F 8-5, Sat 9-1

**San Francisco**  
450 Golden Gate Ave, #2-0558  
M-F 8-4

**San Jose**  
1705 East Capitol Expwy., #20  
M-Th 9-5, F 9-6, Sat 9-1

**San Mateo**  
2727 El Camino Real  
M-Th 9-5, F 9-6, Sat 9-1

**Walnut Creek**  
742 Bancroft Road  
M-Th 9-5, F 9-6, Sat 9-1

**Phone Numbers**  
**Touch Tone Teller**  
(800) 626-0224  
**Lost or Stolen Visa Card**  
(800) 449-7728

**Call Center & Loan Center**  
(650) 508-0300 or  
(800) 632-4600  
M-F 8-6, Sat 9-1

**After Hours Loans**  
(866) 564-9482

**Financial Planning**  
(800) 872-3537

**Autoland**

(800) 234-6999  
M-F 7am-9pm,  
Sat & Sun 8am-5pm



Look for this logo at 2,000 branches across the country and you'll have access to your Provident account!

**CU Service Centers Locations**  
(888) CU-SWIRL (287-9475) or  
[providentcu.org](http://providentcu.org)

**CO-OP ATM Locator**  
(888) SITE-COOP (748-3266) or  
[providentcu.org](http://providentcu.org)