

Connections



Whatever It Takes

providentcu.org

A Mortgage You Can Trust—A Must Read!

If you're like most of us, you've been receiving numerous offers to refinance your mortgage. They promise unbelievable deals, such as lowering your payment by hundreds of dollars or an exceptionally low rate for a specified amount of time. Some of them are even sent out by less than reputable companies passing themselves off as a partner with Provident or even representing themselves as Provident.

It may sound tempting, but we say, "Don't do it!" Read the fine print on these offers and you'll discover the catch—more than likely a negative amortization, which will result in owing more on your mortgage over the next few years instead of less!

For professional, reliable mortgage assistance, come to us. We can put you into a solid mortgage product that will be in your best interests. Our [10/10 loan](#) is one example. The rate is fixed for 10 years and adjusts twice—once every 10 years—over the remaining term of the loan. You can take advantage of our [portability feature](#) and take the rate with you when you're ready to buy your next home. You can also choose between [interest-only](#) payments or conventional principal and interest payments. It's a product you can trust.

Consult with one of our mortgage experts today. They are here to help you make the decision that is best for you.

Winning Move™, the Real Estate Advantage

Moving this Spring?

Real estate agents receive a commission from selling a home—and we think you should have a piece of the pie, too.

When you use our [Winning Move™ program](#), you receive a rebate on the sale of your existing home and/or the purchase of a new

home. To initiate the process, call us at (650) 508-0300 or (800) 632-4600, ext. 2177, or visit our ["Mortgage Center"](#) online at providentcu.org for details. Upon the closing of your home purchase or sale, you will receive a **25% rebate** on your participating agent's commission.



ANNUAL MEETING
Thursday, April 20 at 11am,
Provident Headquarters:
303 Twin Dolphin Drive
Redwood Shores, CA 94065

**REFINANCE
YOUR HOME**
What You Should Know

SKIMMING
Avoid Becoming a Victim

WINNING MOVE™
Real Estate Rebates



Events Calendar

Saturday, March 18th

Home Buyer's Seminar
Provident Corporate Office
303 Twin Dolphin Drive
Redwood Shores, 10am-12pm

Thursday, March 23rd

Home Buyer's Seminar
San Francisco Branch
701 Sacramento Street
San Francisco, 12pm-1:30pm

Tuesday, March 28th

Home Buyer's Seminar
Daly City Branch
2171 Junipero Serra Blvd, Ste. 150
Daly City, 6pm-8pm

Saturday, April 8th

Home Buyer's Seminar
Walnut Creek Branch
742 Bancroft Road
Walnut Creek, 10am-12pm

Seminar Registration

Home Buyer's Seminars
(800) 632-4600, ext. 2601
(650) 508-0300, ext. 2601
or online at providentcu.org.

Fee Change Notice

Effective April 10, 2006
the following fee will be
changed.

Stop Payment Fee: \$15

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

(650) 508-0300
(800) 632-4600
providentcu.org

**Auto, Home,
& Commercial
Insurance**

Free Quote!
(800) 310-0395

As a Provident member, one product
triggers a discount in another. **Ask us how!**



Direct Deposit Is the Way to Go

Direct Deposit puts the funds straight into your account electronically. Not only does Direct Deposit eliminate the potential threat of having your check lost or stolen in the mail, it eliminates the extra step of making your deposit in person. It's painless, safe, and easy. Call us at (800) 632-4600 or (650) 508-0300, option 0 for assistance. **Forms** are also [available online](http://providentcu.org) at providentcu.org and at your local community branch.



To sign up for **Direct Deposit of your Social Security** or other federal benefit payments visit our Web site and look for the "Go Direct" link. It's free!

Protect Yourself from "Skimming"

Skimming. You've probably seen it in the news and read about it in the paper. It's the attaching of devices and cameras to **ATMs**, enabling thieves to steal information and PINs from ATM and debit cards.

You can prevent yourself from becoming a victim of skimming by being aware and being proactive. Don't wait for your monthly statements—check your accounts frequently online through **Account Manager** or over the phone with Touch Tone Teller for any suspicious activity. When you're using the ATM, take stock of your surroundings and anything that looks out of place, such as a piece of equipment that you haven't seen before. If you do see anything suspicious—with your account activity or at the ATM—**report it to us immediately.**

Provident is taking steps to protect you as well. If we receive notification that an ATM or debit card may have been compromised, we notify the member immediately, deactivate the old card and issue a new one. This is one reason why it is imperative that we have your **updated contact information** on file.

Look for more **tips and information** on our Web site and on your monthly account statements. If you have questions or concerns, feel free to contact us.

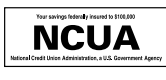
IRA Rollovers

Most retirement plans allow you several choices upon separation of service. You can leave your assets in the plan, take the cash, transfer into a new plan, or maintain control with an **IRA Rollover**. You have some important decisions to make, and we can present solutions to suit your needs.

Contact us today for a **free consultation** at (800) 632-4600 or (650) 508-0300, ext. 2487.

CUE, a wholly owned subsidiary of CUE Financial Group, Inc., is a SEC registered broker/dealer, a member of the NASD/SIPC, and a registered investment advisor in certain states. CUE has offices located in Provident Credit Union branches and provides insurance and securities products and information by agreement with Provident Credit Union. These are not products of the Credit Union and are not insured by any federal agency and are subject to investment risks, including possible loss of principal invested. CUE may receive commissions in connection with insurance or securities transactions conducted through it. CUE Financial Group California insurance license #076-1300.

providentcu.org/insure



Community Branches

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

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

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

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

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

Los Gatos
15425 Los Gatos Blvd
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 Ave
M-Th 9-5, F 9-6, Sat 9-1

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

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

Redwood City (opening April '06)
1870 Broadway
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

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, #103
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 1,700 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

CO-OP ATM Locator
(888) SITE-COOP (748-3266) or providentcu.org