

May 2006

# Connections



Whatever It Takes

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

## Auto Loans—Buy Now, Pay Later

Provident [auto loans](#) offer some terrific perks and one of them is a 90-day payment deferral option.<sup>1</sup> That means you can buy your new vehicle in time to enjoy spring and not make a payment until August!

In addition, our auto loans also:

- Offer a low rate that is fixed throughout the term.
- Have **flexible repayment** terms up to 84 months.

- Feature up to **100% financing** on new and used vehicles.<sup>2</sup>
- Take only minutes to apply—online, over the phone or at a [community branch](#).

If you're a homeowner, ask about our TAAL (Tax Advantage Auto Loan). College students can also catch a break with our special College Auto Loan. Learn more about all of our auto loan products at [providentcu.org](http://providentcu.org).

2) Payments begin approximately 90 days after loan funding. Interest accrues from day of funding. 1) Up to 100% financing is available on new and pre-owned cars up to MSRP/Retail Kelley Blue Book value plus tax and license to qualified members.

## Local Soccer Legend Helps Youth

Provident will sponsor the inaugural Tiffany Roberts Summer Soccer Clinic in Walnut Creek, CA on **July 17th–20th**. [Tiffany Roberts](#) is a former member of the U.S. National Soccer Team and won the Olympic Gold Medal in 1996.

The clinic welcomes girls ages 6–16 from all over the Bay Area. The camp encourages all skill levels and will teach techniques from the basics to advanced passing and scoring. Provident has donated 10 scholarships that will enable economically challenged families

to attend the camp free of charge. To register and for details about the Tiffany Roberts Summer Soccer Clinic or the PCU scholarships, please contact (925) 947-5843.

Tiffany will have a booth next to Provident's at the [Walnut Creek Festival](#) on June 3rd and 4th. You'll find us next to the kid's section. Be sure to stop by and say hello, and to pick up information about the clinic.



### AUTO LOANS

We Offer Terrific Perks

### SOCCER CLINIC

July 17th–20th

### EQUITY SUMMER FUN

Renovate! Educate!  
Consolidate!

### DEPOSIT INSURANCE

IRAs Covered to \$250,000

### FINANCIAL PLANNING

Review Your Financial Goals



## Events Calendar

**Wednesday, May 10th**  
**Home Buyer's Seminar**  
 Provident Corporate Office  
 303 Twin Dolphin Drive  
 Redwood Shores, 6pm - 8pm

**Saturday, May 20th**  
**Enterprise Auto Sale**  
 Provident Corporate Office  
 303 Twin Dolphin Drive  
 Redwood Shores, 9am - 3pm

**Tuesday, May 23rd**  
**Home Buyer's Seminar**  
 Los Gatos Branch  
 Location TBD  
 Los Gatos, 6pm - 8pm

**Monday, May 29th**  
**Holiday - Memorial Day**  
 All Provident branches and the  
 Corporate Office will be closed.

**Tuesday, June 13th**  
**Home Buyer's Seminar**  
 Menlo Park Branch  
 825 Santa Cruz Avenue  
 Menlo Park, 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).

Reach us at a  
 community branch,  
 by phone, or online.

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



## IRA Deposit Insurance Increased to \$250k!

Now your **Individual Retirement Accounts** are even safer! **The National Credit Union Administration (NCUA)** increased deposit insurance on IRAs from \$100,000 to \$250,000 per member, effective April 1, 2006. This federally-backed insurance is the strongest deposit insurance in existence. With the increased amount, you can bring more of your IRA funds to Provident with peace of mind knowing your money is fully insured up to \$250,000. Provident offers a wide array of options for your IRA investments. Contact us today or visit our **Web site** for current **rates and terms**. Insurance on other savings deposits remain at \$100,000.

## Bring It Home with Our Prime Minus Equity

A pool, a deck, a hot tub—adding on a new room or updating your kitchen. You can get an affordable jump start on prepping your home for summer fun with our Prime Minus **Home Equity Line of Credit**.

With a **4.99% introductory APR<sup>1</sup> for the first six months**, you'll have plenty of leeway to get the job done. With a regular adjustable rate that is **always .50% below the Prime Rate**, potential tax deductions (consult your tax advisor) and a rate cap of just 6%, you'll keep your payments in line. Plus, there are no closing costs<sup>2</sup> or pre-payment penalties. And, access couldn't be more convenient or rewarding than it is with our Platinum Equity Visa<sup>®</sup> card—the card that gives you rebates on purchases.<sup>3</sup>

For information on our home equity lines, visit [providentcu.org](http://providentcu.org). You can also visit your **local community branch** or give us a call.

\* APR = Annual Percentage Rate. Subject to credit approval. Single family/owner occupied home in California. Adequate property insurance required (may include flood insurance). No annual fee for the first 12 months—Annual fee is \$50. Minimum line to apply for is \$25,000, and minimum draw is \$15,000. Provident will pay for title, appraisal, escrow fee, recording fees, credit report, and flood certification on new lines of credit up to \$250,000 only. Certain restrictions apply. There is \$150 processing fee due at the time you submit your application and is refunded only when the loan is funded. **1)** Variable APR is based on the Prime Rate as published in the Wall Street Journal (currently 7.75%) minus 0.50% for Prime Minus Ready Equity. The current ceiling is 13.25% (6% over fully indexed initial rate). **2)** Closing costs are required for loans above \$100,000, loans that require special handling or for rural properties. Maximum CLTV: 80% to \$100,000; Maximum CLTV: 75% to \$250,000. **3)** Up to 1/2% on purchases, paid out annually in November.

## Financial Planning

Our **Financial Consultants** are available to review your financial goals and to help you set up appropriate investment and insurance plans. Call now: **(800) 656-4096** to arrange for your own financial review or group presentation.

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 Financial Group, Inc. 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 Financial Group, Inc. may receive commissions in connection with insurance or securities transactions conducted through it. CUE Financial Group California insurance license #076-1300.



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

\*\* 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 customer'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, #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 May '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  
 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](http://providentcu.org)

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