

# Connections



Whatever It Takes

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

## Provident Youth Account: A Great Gift!

The **Youth Account** gives children a sense of ownership and responsibility. Our Youth Account is the perfect way to start kids on their way toward learning how to save.

**All it takes is a \$25 opening deposit**—there is no monthly service fee or membership fee required—it will stay that way until the account holder turns 18.

The youth will receive a Provident piggy bank, a bag of goodies, and the chance to win four tickets to the **Monterey Bay Aquarium**, including an overnight stay in Monterey.

**Signing up is easy**—just complete and return the enclosed Youth Account insert and give one of the best gifts you can give today!

## YOUTH ACCOUNTS

Teach Children to Save

## COLLEGE ACCOUNTS

Teach Students to Manage Finances & Build Credit

## PROVIDENT PARENTS

A Way to Help Your PTA

## BILL MANAGER

New Upgrades Help You Manage Your Accounts

## EQUITY @ 4.99% APR<sup>1</sup>

Best Rate in Town

## A Very Equitable 4.99% APR<sup>1</sup>

Home improvements, bill consolidation, and upcoming back-to-school expenses have never been more reasonable than they are with a Provident **Prime Minus Ready Equity Line of Credit**. How equitable? Let us count the ways:

1. A **4.99%** introductory APR<sup>1</sup> for the first six months
2. An everyday adjustable rate of Prime minus .50% or minus .75% with a Provident first mortgage
3. Possible tax deductions (consult your tax advisor)
4. Anytime access with a Platinum Equity Visa<sup>®</sup> card, complete with rebates<sup>2</sup>

5. A low rate cap of 6% over initial rate<sup>1</sup>
6. No closing costs<sup>3</sup>
7. No pre-payment penalties or early closure fees.

So take the family on vacation! For more information visit us online, [stop by](#), or call us.

1) Variable APR (Annual Percentage Rate) is based on the Prime Rate as published in the Wall Street Journal (currently 8.25%) minus 0.50% for Prime Minus Ready Equity, minus .75% for Piggy Back Prime Minus Equity. The current ceiling is 13.75% (6% over fully indexed initial rate). 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. 2) Up to 1/2% on purchases, paid out annually in November. 3) 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.



## Events Calendar

### Wednesday, August 9th

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

### Tuesday, August 22nd

**Home Buyer's Seminar**  
Folsom Community Branch  
2475 Iron Point Road, #110  
Folsom, 6pm - 8pm

### Monday, September 4th

**Holiday - Labor Day**  
All Provident branches and the  
Corporate Office will be closed.

### 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!**



## Provident Parents: A PTA Perk!



Our new Provident Parents fundraiser helps you help PTAs! Provident will donate \$10 for each new account opened for a PTA member to that member's registered PTA. Relatives—children included—of PTA members are also eligible to join. PTA organizations that are participating in the Provident Parents fundraiser have used the money to fund their special projects. One PTA group raised over \$500! For details on how to help your local PTA, contact John Haggarty at (650) 508-0300 ext. 2611 or by e-mail at [jhaggarty@providentcu.org](mailto:jhaggarty@providentcu.org).

## College Prep 101

If you're a college student or soon to be one, Provident can help you prepare for handling your finances with our College Package, designed specifically for students.

- **College Checking**—No minimum balance requirement, no monthly service charge\*, overdraft protection, and free online 24/7 access and bill payment with [Account Manager](#) and [Bill Manager](#). Managing your finances will be easy and inexpensive.
- **College Auto Loan**—Ideal for building credit, this first-time auto loan offers up to \$15,000 with a term of up to 60 months. To qualify, the borrower must be a student who is 18 or older, employed, with little or no credit or [FICO score](#).
- **College Visa® Card**—This special Visa card is another way to build credit while providing an affordable way to purchase books and other college necessities. Credit limits up to \$500.

Apply online, in person or over the phone.

\* Monthly service fee waiver continues as long as student is enrolled in college and makes monthly deposits or has a PCU (Provident Credit Union) parent relationship. Maximum 5-year PCU parent relationship service fee waiver.

## By Request: Bill Manager Upgrades

You've been suggesting improvements to [Bill Manager](#). Well we've listened. If you haven't yet experienced the convenience of bill paying online, now is the time to give it a try. It's free and now you can enjoy these new features:

- **Bill History Page:** New additions include payment status, easier column sorting, and a feature that makes finding specific transactions easier.
- **Bill History Navigation Button:** This new button is located on the navigation bar at the top of the page.
- **Pending Payment Edits:** You can now make changes to pending payments.

These are **just a few** of the upgrades! [Log on to Bill Manager](#) and give them a try! If you're not yet using online banking, call us today. It's free and easy to get started.

\*\* 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.

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

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)