

UNWIND. LET PROVIDENT DO ALL THE WORK.

September 2006

Connections



Whatever It Takes

providentcu.org

The Power of the Provident Visa

Using a Provident **Visa® Check Card** is already rewarding for the **convenience** it offers at the ATM and paying for purchases. But now it is even more rewarding to have—and use—a Provident Check Card.

You now earn 1 Reward point for every \$5.00 purchase made with your Provident Check Card. You must choose the credit option when making a purchase in order to receive your points—ATM and debit card transactions are not eligible.

You'll be able to see how many points you've earned at www.curewards.com.

You'll need your Visa Check Card number to log in on the home page. You can also browse through the online catalog for ideas on how to spend your points.

Also Earn Points on Your Provident Visa Credit Card

Earn points on your Provident Visa Credit Card,

Combine check card reward points with credit card reward points and watch your points grow!

too. Earn 1 point for every dollar purchased. Plus, in the near future you'll be able to combine these points with your Check Card points. Watch for details.

You Could Also Win a Trip to Watch Your Favorite NFL Team Play!

Use your Provident **Visa Credit Card** to make a purchase or enter online at visa.com/NFL from Sept. 1 through Dec. 31, 2006, and you'll automatically have a chance to win a trip for two to see your favorite team play its archrival on the other team's

turf. During the promotion period, Visa will be giving away one Grand Prize for each week, for a total of 17 winners. Grand Prize trips include airfare, hotel, VIP game tickets, limousine transportation, and escort by a security guard. In addition, 340 First Prize winners will receive a \$50 Visa Gift Card. Use your Visa Credit Card to earn Reward Points and chances to win great prizes.



POWERFUL VISA

See what you're missing. Get yours today.

ADDED PROTECTION

Now your ATM and Check cards are more secure.

GREAT PAYMENTS!

You can customize your Provident auto loan



Request a Provident Visa Check Card or apply for a Visa Credit Card now! Call us, visit a community branch, or go to providentcu.org.

Events Calendar

Wednesday, September 6th

Home Buyer's Seminar

Redwood City Community Branch
1870 Broadway Street
Redwood City, 6pm-8pm

Saturday, September 16th

Home Buyer's Seminar

Redwood Shores Corporate Offices
303 Twin Dolphin Drive
Redwood Shores, 10am-12pm

Tuesday, September 26th

Home Buyer's Seminar

San Jose Community Branch
1705 E. Capitol Expressway, #20
San Jose, 6pm-8pm

Monday, October 9th

Holiday—Columbus 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.



Reach us at a
community branch,
by phone, or [online](#).

(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!**



Surprise — Monthly Auto Loan Payments You Can Live With!

\$297/month for a \$20,000 Auto Loan*
\$446/month for a \$30,000 Auto Loan*

Rates as low as 6.5% APR¹

There's nothing like a Provident [New or Used Auto Loan](#) because you can customize it.

Need 55 months? Done!
Need 84 months with no down payment? Done!

And you can use our auto buying service to find
your dream car at a great price. We offer a no
payment for 90 day² option and 100% financing³.
This is available on purchases and refinances.

Exclusive Auto [Loan Payment Calculator](#)
Go to our website [providentcu.org](#)

- click [Borrow](#)
- click [Auto Loan Center](#)
- click [Resources](#)
- click [Payment Calculator](#)

[Calculate Payment](#)

1) APR (Annual Percentage Rate) as of 8/4/06 is subject to change and includes a 2% discount for package or automatic transfer participants. Actual payment may vary based on loan amount and term. 2) Payments begin approximately 90 days after loan funding. Interest accrues from day of funding. 3) 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.

*Payment example based on 84 month term at 6.50% APR

Enhanced Protection for ATM and Check Cards

ATM and Check Card fraud are occurring with increasing frequency and because of this, Provident has added another layer of security to our network. This program has already been in place on credit cards for several years and is now available for ATM cards and Check Cards.

How it works: This enhancement enables us to constantly monitor ATM and Check Card activity on Provident accounts. We will be alerted to potential fraud by activity that is not typical of the accountholder – and with this early warning, we will be able to react quickly to put a stop to it.

What it means to you: If we detect unusual activity on your account, we will contact you to determine if you conducted the transactions. If you will be traveling, either in the U.S. or abroad, we suggest that you let us know before you leave. We will note it on your account so that transactions conducted during your trip will not be considered out of the ordinary.

Provident will continue to find ways to fight fraud, and to protect you and your good name. If you have questions or concerns, give us a call or stop by your local community branch.

** 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 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

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