

November 2006

Connections



Whatever It Takes

providentcu.org

Visa® — Your Holiday Passport to Win & Save

Provident Visa cards have taken on even more exciting benefits this holiday season. From great savings on purchases to winning big with your favorite NFL team, our Visa card and Check Card can make some holiday dreams come true.

8.9% APR* on Holiday Purchases

From now through January 11, 2007, your Provident Visa credit card rate will drop to **8.9% APR*** on every purchase you make of \$250 or more. And, the rate will be in effect until you've paid those balances in full.

How About 1 Million CU Rewards™ Points?

If you can dream big, you can win big. Every time you use your Provident Visa or Check Card** between now and December 31, 2006, you'll receive an entry for the chance to win the grand prize of **1 million Rewards points**. That isn't all—there are also six first place prizes of 100,000 Rewards points and six second place prizes of 50,000 Rewards points.

Watch Your NFL Team on Rival Turf!

You could also be a winner and **watch your favorite NFL team play on rival turf**. Just use your Provident Visa card for the chance to win a trip for two to see your team's players take on their hottest opponent. The prize includes airfare, hotel, VIP tickets, limousine and a security guard escort. If you don't win the grand prize, there's always the chance to be one of 340 winners of a \$50 Visa Gift Card.

No purchase is necessary to enter the CU Rewards or NFL Visa contest—log on to providentcu.org for official rules.

*Annual Percentage Rate at 8.9% fixed is for single purchase transactions of \$250 or more. 8.9% rate is locked in until these purchases are paid in full. Payments will be applied first to the portion of your balance with the lowest APR. The rate on other charges is subject to credit rating and current rate. Offer expires January 11, 2007. **Signature-based transactions only. ATM and PIN-based transactions are not eligible.

The Perfect Gift for Everyone

Looking for a great gift for everyone on your list? Provident has the answer—and convenient one-stop shopping—with **Visa® Gift Cards**.

Gift cards can now be purchased at all Provident community branches. They are available in \$25 denominations up to \$500, with a \$3.50 fee for each card. It's the ideal way to buy for everyone on your holiday list, because these gift cards can be used anywhere Visa is accepted. And don't forget—for each gift card sold, **\$1 will be given to the Children's Miracle Network** through the CU for Kids Program.

Team up with Provident and CMN and give the perfect gift to everyone—visit your local community branch and pick up your Visa Gift Cards today.

2006 Holiday Food & Fund Drive Underway

It's time once again for the Second Harvest Holiday Food Drive!

The Second Harvest Food Bank provides food for those in need in Bay Area communities and Provident is proud to be a continuing sponsor. The success of this organization and its generous donors is tremendous—in 2005, the food bank distributed 27 million pounds of food—enough to fill 675 tractor-trailers.

Barrels and donation envelopes are available for non-perishable food and monetary donations at all Provident community branches. If you would like to contribute, stop by your local Provident branch and make the holiday season a little warmer for others in the community. For more information on the Second Harvest Food Bank, log on to www.2ndharvest.net.



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2007 Scholarship programs

A GOOD THING

Credit unions benefit everyone.

ONLINE SECURITY

Taking it to the next level.

INWOOD MERGER

Welcome new members!

ATM SECURITY

We're adding more security to your ATM transactions.

New Information on Your Statements

Beginning with your October 31, 2006 statement, you will be provided with new information. You will now be able to view at a glance your monthly and year-to-date totals for the following:

- Fees paid for non-sufficient funds or "NSF" items.
- Overdraft or "courtesy pay" items.

To avoid these fees, all you need to do is set up overdraft protection from another Provident account! Call or visit a community branch.

