



# Connections

## Why Settle for Less?

# 5.30% APY

### IRA or Regular Term Share Certificate

Lock in a great rate today with our new **16-month IRA or Regular Term Share Certificate** and start earning **5.30% Annual Percentage Yield (APY)**.

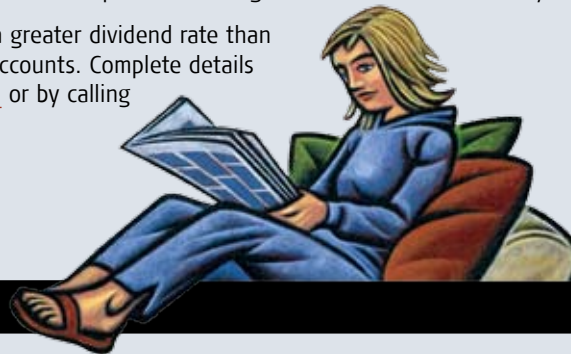
**Term Share Certificate:** Only \$1,000 minimum deposit and balance required

**IRA Certificate:** Only \$500 minimum deposit and balance required

#### MORE CHOICES

We also have several other certificate options. Our **12-month Add-on Certificate** pays **4.50% APY**, the minimum deposit is \$250 and during the 12 month term you can add additional funds up to \$100,000. If rates go down, anything you add keeps the same higher initial rate until maturity.

Our Super Reward Checking account pays a greater dividend rate than most term certificates and Money Market accounts. Complete details are available at [providentchecking.com](http://providentchecking.com) or by calling or visiting your branch.



Annual Percentage Yield (APY) is effective as of October 18, 2007 and may change anytime thereafter. Cannot be combined with any other offer. Not available to institutional deposits. Membership required. Penalty for early withdrawal may be assessed and may reduce earnings.



Whatever It Takes

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

#### > 2008 SCHOLARSHIP PROGRAM

#### > 2007 HOLIDAY FOOD & FUND DRIVE UNDERWAY

For every dollar donated, the food bank provides two nutritious meals to the community

#### > THE PERFECT GIFT

Plus you'll help save a child's life



#### > EVENTS CALENDAR

Reverse mortgages & home buyer's seminar



## Convenience Takes on a New Meaning

### Now You Can Make Deposits at 7-Eleven Stores

Thanks to a partnership with the Credit Union Shared Branch network and 7-Eleven, Provident members can now conduct credit union transactions at participating 7-Eleven stores.

The self-service kiosks, known as Vcom™ (Virtual Commerce Unit)

terminals, offer more than traditional ATM services. Provident members can perform nearly any transaction, ranging from deposits to loan payments – and there are no surcharge fees involved. Access is secure and available 24 hours a day, 7 days a week.

There are 2,000 newly-installed kiosks in 7-Eleven stores across the country, including over 400 in California. More will be installed in the near future for added convenient access. For Vcom and other shared branch access locations, visit [www.cuswirl.com/locations](http://www.cuswirl.com/locations).



## Events Calendar

**Seminar Registration**  
(800) 632-4600 ext. 2601  
(650) 508-0300 ext. 2601  
or online at  
providentcu.org

**Wednesday, Nov 7**  
**Home Buyer's Seminar**  
Corporate Headquarters  
303 Twin Dolphin Drive,  
Redwood Shores  
6pm-8pm

**Monday, Nov 12**  
**Holiday- Veteran's Day**  
All Provident branches and  
corporate offices will be  
closed.

**Wednesday, Nov 14**  
**Reverse Mortgages**  
**Seminar**  
Corporate Headquarters  
303 Twin Dolphin Drive,  
Redwood Shores  
6pm-8pm

**Thursday, Nov 22**  
**Holiday- Thanksgiving**  
**Day**  
All Provident branches and  
corporate offices will be  
closed.

**Friday, Nov 23**  
**Holiday- Day after**  
**Thanksgiving**  
All Provident branches and  
corporate offices will be  
closed.



Reach us at  
a community  
branch,  
by phone,  
or online.  
(650) 508-0300  
(800) 632-4600  
providentcu.org

## 2008 Scholarship Program

Once again Provident is proud to offer two scholarship programs to members.

**The 2008 College Scholarship** will be a **\$1,500 per year, four-year renewable scholarship**. It is designed to encourage graduating high school seniors to seek higher education in the field of financial services, business, accounting, computer science, marketing or a related field. To qualify, applicants:

- Must be a Provident member
- Must be a '08 graduating high school senior with a cumulative GPA of 3.0 or higher.
- Must enroll full-time in a college, community college or university for the 2008 Fall semester

**The 2008 California Teaching Credential Scholarship** is a **one-time award of \$2,500**, for those members interested in obtaining their California teaching credential and who have already completed their baccalaureate degree or are in their final undergraduate term. To

qualify, applicants:

- Must be a Provident member
- Must have a cumulative undergraduate GPA of 3.0 or higher
- Must be enrolled in the Education department of an accredited university or college for the 2008 Summer or Fall semester
- Must major in a subject commonly taught in the schools of California

For complete details and scholarship application, visit [providentcu.org](http://providentcu.org) or e-mail [jjessup@providentcu.org](mailto:jjessup@providentcu.org).

All completed applications must be postmarked by Feb 29, 2008 and mailed to Provident Credit Union, ATTN: Julie Jessup, 303 Twin Dolphin Drive, Redwood Shores, CA 94065



## The Perfect Gift

*Plus You'll Help Save a Child's Life*

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

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, Provident will donate \$1 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.

Gift cards can 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



**Auto, Home, & Commercial Insurance.**

**Free Quote! (800) 310-0395**

**providentcu.org / insure**

## An Exciting New Feature To Save You Time & Money

Provident is introducing a new feature—a **bi-weekly mortgage payment plan** to save you thousands of dollars and shorten the years. See insert for details!

## 2007 Holiday Food & Fund Drive Underway

*For every dollar donated, the Food Bank provides two nutritious meals to the community*

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

Therefore in the spirit of the holiday season, Provident will be doing its part by participating in local food drives in partnership with the following food banks:

- Second Harvest Food Bank (all branches in San Mateo and Santa Clara Counties)
- Alameda County Food Bank (Oakland and Hayward Branches)
- San Francisco Food Bank (San Francisco Branches)
- Contra Costa Food Bank (Walnut Creek Branch)

The success of these organizations and their generous donors is tremendous— with distributions of more than 200,000 pounds of food during the months of November and December alone!

Barrels and donation envelopes are available for non-perishable food and monetary donations at all Provident community branches throughout the Bay Area. 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.



### Community Branches

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

**Daly City**  
2171 Junipero Serra Blvd, #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 Airport**  
8301 Edgewater Drive  
M-Th 9-5, F 9-6, Sat 9-1

**Oakland Downtown**  
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

**San Francisco**  
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

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Look for this logo at 2,400 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)