

December 2006

# Connections



Whatever It Takes

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



## 'Tis the Season...

...for a new vehicle. Why not buy one for yourself or for someone special? Provident will make it an affordable, flexible and enjoyable holiday treat:

- Rates as low as 6.50% APR<sup>1</sup>
- Choose any term up to 84 months and receive the same low rate on a new or used auto
- Our low, fixed rates keep your payment affordable
- 100% financing<sup>2</sup> is available on new and used vehicles

You can also choose our 90-day payment deferral option<sup>3</sup> to give yourself a break during this expensive time of year.

There are some great deals to be had right now—so go ahead and splurge on a brand new vehicle for the holidays. To [apply](#), go online, give us a jingle or stop by.

1) APR (Annual Percentage Rate) as of 11/16/06 is subject to change and includes a discount for package or automatic loan payment transfer participants. Rate above reflects our best rate and is based on a FICO score of 700 and above. Rates and available terms may vary depending on credit rating. Sample payment on a \$30,000, 84-month loan with 6.50% APR is \$445.48. 2) 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. 3) Payments begin approximately 90 days after loan funding. Interest accrues from day of funding.

## An Elf with a Plan

Santa's elves are at it again—working busily to help our youngsters start their financial future off on the right foot.

Each child\* who has a [Youth Account](#) opened in his or her name will be entered to **win a \$50 Visa® Gift Card\*\* or the grand prize of a family trip to the Monterey Bay Aquarium.** Plus, Provident will donate \$5 to the [Children's Miracle Network](#) for each new account.

A Youth Account is a terrific gift for the kids in your life—one that will last far beyond the holidays. Stop by your local community branch through December 31, 2006 and take our elves up on their offer!

Complete rules are available at each branch and online at [providentcu.org](http://providentcu.org). \* Must be 17 years or younger. \*\* One winner per branch. Accounts opened via mail, fax, and phone will be entered in our corporate office drawing. Gift Card drawing will be held on January 15, 2007 at 2:00 p.m.

## Welcome, Inwood Members!

We would like to welcome the newest members to our Provident family.

Early last fall, members of Oakland-based Inwood Credit Union voted to approve a merger with Provident. On November 1, the final stages of the merger took place and we are happy to have all of you on board.

As a reminder, Inwood's former branch office is now Provident's second community [branch in Oakland](#). Business hours are 9 a.m. to 5 p.m., Monday through Thursday; 9 a.m. to 6 p.m. Friday; and 9 a.m. to 1 p.m. on Saturday. If you haven't stopped by, please do.



### VISA CARDS

Reap the rewards

### THE PERFECT GIFT

Visa Gift Cards: Help yourself and your community

### MORE COLLEGE MONEY

Expanded Scholarship Program

## Events Calendar

### Monday, December 25th

**Holiday—Christmas Day**  
All Provident branches and the Corporate Office will be closed.

### Monday, January 1st

**Holiday—New Year's 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](http://providentcu.org).

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

## Expanded '07 Scholarship Program!

Two scholarships will be available early next year for members: a one-time \$2,500 California Teaching Credential Scholarship and a renewable scholarship for graduating high school seniors, which awards \$1,500 per year for four years. Complete details and scholarship applications are available on Provident's web site at [providentcu.org](http://providentcu.org). They can also be requested via email from [jjessup@providentcu.org](mailto:jjessup@providentcu.org).

## Visa® Cards: The Only Way to Pay

Holiday spending is really gearing up and there's no better time to use your [Provident Visa](#) card and Check Card for all your expenses than through December 31, 2006.

### Dream Big, Win Big with CURewards

Use your Provident Visa and Check Card\* to rack up the entries for:

- A grand prize of 1 million reward points
- Six first-place prizes of 100,000 reward points
- Six second-place prizes of 50,000 reward points
- Remember, the more you use your Visa and Check Card now and throughout the year, the more reward points you'll earn!

Visit [providentcu.org](http://providentcu.org) for official rules.

\*Signature-based transactions only. ATM and PIN-based transactions are not eligible. \*\*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.

### Be There for Your Team

- Earn an entry each time you use your Provident Visa card to win a trip for two to see your favorite NFL team play on rival turf.
- Airfare, hotel, VIP tickets, a security guard escort and limousine service are included.
- In addition to the grand prize, 340 people will also win a \$50 Visa Gift Card

Visit [visa.com/nfl](http://visa.com/nfl) for more information and official rules.

### A Low 8.9% APR\*\* for the Holidays

For every purchase of \$250 or more charged to your Provident Visa card, you'll receive an 8.9% APR.\*\* This offer is good through January 11, 2007. The best news of all: the 8.9% APR will be in effect until the balances are paid in full.

## The Best Gift Idea

Just a reminder that Provident has Visa® Gift Cards available at all community branches.

It's the perfect present for everyone, because those to whom you give a gift card can use it any way they like. Visa Gift Cards come in a variety of denominations up to \$500, in increments of \$25. For a nominal fee per card, you have an inexpensive, convenient answer to the question you face each year: "What is the perfect gift?"

You'll also be helping local children in need of medical services. **For each gift card sold, \$1 will be donated to the Children's Miracle Network** through the CU for Kids program.

Give the best gift to family and friends while helping youngsters in our community — stop by any Provident Community Branch and pick up your Visa Gift Cards today.

## Auto, Home, & Commercial Insurance\*

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

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

## Long Term Care

This form of financial protection is best purchased while you are still healthy. If you have been thinking about long term care, contact us now for a consultation and quote by calling (650) 508-7222 or (800) 656-4096.



**CUE Financial Group, Inc.**  
A Registered Broker/Dealer Member NASD and SIPC

CUE Financial Group, Inc. is a SEC

registered investment advisor and broker/dealer, member NASD/SIPC. 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.

\* 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 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



Look for this logo at 2,000 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)