



### \*ATTENTION\*

Due to the COVID-19 pandemic, Provident Credit Union is now providing immediate financial resources and assistance to Provident members that may be directly impacted by COVID-19.

### SAFETY FIRST

Provident Credit Union's top priority is to serve your needs while continuing to keep members and staff safe and healthy.

[Learn more](#) about how Provident is protecting the safety of their members and employees.

### MORTGAGE LOAN INFORMATION

Homeowners with Provident mortgages who are directly impacted by the coronavirus may be eligible for the following: temporary payment relief, temporarily suspended credit reporting, and possible payment relief for an additional 3-12 months.

[Click here](#) for qualifications, forms and more information.

Please refer all inquiries to their Loan Servicing Department at **(800) 632-4600 ext. 2706**.

### CONSUMER INFORMATION

**Skip-A-Pay Program:** Provident members can apply to skip up to two monthly payments on their secured loan to assist with any related financial impacts. Accepting this offer will extend the maturity of the loan by the number of payments skipped plus accrued interest. Provident is waiving their standard \$30 skip-a-pay fee as a result of the coronavirus.

[Click here](#) for qualifications, forms and more information.

**Temporary Payment Reduction for Vehicle Secured Loans:** Provident members may also be eligible for a temporary payment reduction on their vehicle secured loans. This allows the member to pay the minimum interest due on their loan during the payment reduction period and does not directly extend their loan(s) like the skip-a-pay program above. Provident is waiving their standard \$25 processing fee.

[Click here](#) for forms, qualifications and more information.

**Late Fee Waiver:** Provident will assist Provident members in waiving fees associated with late payments due to financial hardships associated with the coronavirus. Provident will not report late payments to the credit reporting agencies for members that enroll in this program. Please contact their Loan Servicing department at **(800) 632-4600 ext. 2706** for questions about their late fee waiver program.

**Emergency Loan:** Existing Provident members as of March 16, 2020 may be eligible for an Emergency Loan to those who are directly impacted by the coronavirus. For more information on their Emergency Loan please contact their Consumer Lending department at **(800) 632-4600 ext. 2704**.

### ALTERNATIVE WAYS TO MANAGE YOUR ACCOUNTS

To help maintain social distancing, Provident members are encouraged to use [online](#) and [mobile banking services](#). Members can check balances, deposit checks remotely, transfer funds, pay bills, and much more without visiting a branch.

Provident members are also encouraged to use ATMs located at all 20 Provident branches as well as ATMs that are part of the Shared Branch Network. Find ATM locations [here](#).

### PCU MEMBERSHIP ADVANTAGES

[Learn more](#) about becoming a Provident member.

Sincerely,

*The Provident Team*