

Being an owner makes your life easier.

When you join Provident Credit Union, you become a true partner in a member-owned, not-for-profit financial cooperative.

You and other members pool your savings and enjoy a wide range of financial solutions—along with better rates, lower fees and superior service.

Provident Credit Union was established in 1950 and today serves more than 100,000 members online and at branches throughout the San Francisco Bay Area and beyond. All deposits are backed by the U.S. government and federally insured by the National Credit Union Administration (NCUA) of up to \$250,000.

How can we benefit you?

We've created products and services to help you. Whether it's a savings plan to help bridge the summer months, a skipped auto loan payment, or exclusive discounts on auto loan and mortgage rates—our goal is to help you maximize your cash flow.

To learn more about Provident and what we can do for you, visit us online at providentcu.org/cta.

You'll enjoy:

- Free ATMs at over 30,000 shared locations in 50 states and over 100 internationally
- Account access at over 5,000 shared branches
- Convenient online and mobile banking

We're ready to help:

Touch Tone Teller:	(800) 626-0224
Support and loans:	(800) 632-4600
Fax:	(650) 508-0619
Find a branch and ATM:	providentcu.org/branches
CTA Representative: Michael Moore	mmoore@providentcu.org

Follow us on

USA PATRIOT ACT

Pursuant to the USA Patriot Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism), federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Federally insured by NCUA



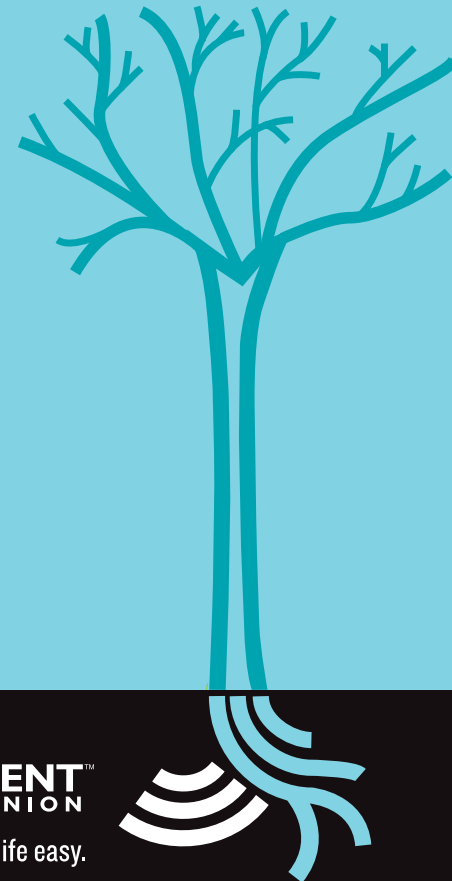
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providentcu.org/cta

MEMBERSHIP HAS ITS ADVANTAGES

Provident Credit Union— Rooted in Education



PROVIDENT
CREDIT UNION

Make life easy.

YOU'LL FEEL AT HOME HERE. JOIN US. PROSPER.

Visit providentcu.org/cta to see how you can:

- Worry less and earn more with our Super Reward Checking
- Earn a \$150 New Account Bonus
- Save thousands over the life of your mortgage loan
- Take .125% off of your auto loan
- Attend FREE financial seminars
- Take advantage of discounts on services, products, and local attractions.



Proud sponsor of

Comcast SportsNet All-Star Teacher Award.



New Teacher Loan

A personal loan for new teachers looking to build credit.

Home Equity Loans and Lines of Credit

A variety of loans to meet your needs. Use them for any purpose: home remodel, pay bills, education.

Savings

- Regular Savings
- Accumulator Savings Plan
- Short and Long-Term Share Certificates
- Money Market Accounts

Accumulator Savings Plan

Bridge the summer months with a high-yield annual savings plan.

- Automatic via payroll deduction (save for recurring expenses)
- Excellent rate
- Fee free
- Perfect for creating that 12th paycheck
- Excellent alternative to district options

IRAs and ESAs

- Traditional IRA
- Roth IRA
- Coverdell Education Savings Certificates

Chapter Business Accounts

We offer business checking that pays dividends. Unlike many credit unions, we offer a full array of business accounts for PAC Funds, Scholarship Funds and Dues.



e-Deposit

Make deposits remotely from your iPhone®, Android™ phone or home scanner. It's simple, fast and secure.

Super Reward Checking

Checking that's better than free. Earn a high dividend rate and receive ATM fee rebates. Three simple ways to get it: Call us, visit a branch or go to providentcu.org/cta for details and to enroll. Plus we have several other checking accounts to choose from.



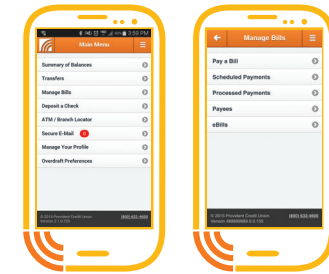
Call or come in today and inquire about our New Account Bonus for CTA members.

(800) 632-4600
providentcu.org/cta



MOBILE BANKING

Access your accounts to verify balances, transfer funds, deposit checks, pay bills and more—all from your smart phone. And now you can use your phone with Apple Pay™, Google Pay, and Samsung Pay.



Apple, iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

MEMBERSHIP HAS ITS ADVANTAGES FOR CTA MEMBERS

■ Auto Loans

Great rates and flexible terms for new or used cars, motorcycles, RVs, and boat loans.

■ Home Mortgages (purchase and refinance)

Fixed, adjustable, convertible, low down payment options with special discounts for CTA members:

- \$100 Special CTA/CCA Discount off standard Provident Credit Union mortgage loan
- \$250 relationship pricing credit provided at loan closing²

Ask about our Movable® mortgage—a mortgage that lets you take your rate with you when you move.³

Visit providentcu.org/cta to learn about our unique rate discounts for auto loans & mortgages; low rates just got even lower!

Purchase & Refinance Example

Home Value	Without Discount		With Discount		Annual Savings	10 Year Savings
	Interest	Monthly Payment	Interest	Monthly Payment		
\$500,000	4.125%	\$2,423	4%	\$2,387	\$434	\$6,090

1) 0.125% discount rate only applies to First Mortgage Fixed or ARM products, does not apply to HELOCs and second mortgages. 0.125% discount also applies to auto loans. 2) Must meet relationship pricing qualification requirement. 3) Movable® mortgages are available on our 5/5, 7/23, and 10/10 First Mortgage Loans.

0.125% Discount¹
on mortgages and auto loans!

