

# Consumer Master Account Agreement

## EXPLANATION OF CHANGES

Provident Credit Union continuously monitors regulator changes and evaluates potential improvements to our Master Account Agreement. We also review our products and services for opportunities of improvement and enhancement as they pertain to our members. Below is an explanation of the content areas that have been updated for the recent Master Disclosure document change dated October 1, 2016.

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- Direct Deposits (pg. 15)
- ACH and Wire Transfers (pg. 18)

### TRUTH-IN-SAVINGS DISCLOSURE

All deposit accounts have been updated to include our new automatic account closure policy. Changes have also been made to the account types listed below:

- Membership Savings Account (pg. 19)
- Youth Savings Account (pg. 19)
- Round Up Savings Account (pg. 20)
- Super Reward Checking Account (pg. 21)
- Provident Checking Account (pg. 21)
- Youth Checking (pg. 22)
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- Money Market Account (pg. 22)
- Premier Money Market Account (pg. 23)
- Accumulator Account (pg. 23)
- Add-On Term Share Certificate (Fixed Rate) (pg. 26)

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