

Owner's Manual

Your life's about to get easier.



Super Reward Checking

Checking that's better than free.



Here's what you'll receive:

- ✓ No monthly service fee
- ✓ No minimum balance
- ✓ ATM fee rebates¹
- ✓ Pays above market dividends
- ✓ Zero liability fraud protection guarantee²
- ✓ e-Deposit³—Deposit checks remotely
- ✓ Overdraft Transfer Protection
- ✓ Online and mobile banking
- ✓ Send and receive money with Zelle[®]

To earn the dividend rewards and ATM rebates, simply do these three things:

- 1) Make purchases of \$400 or more using a Provident debit and/or credit card every month^{4,5}
- 2) Have a monthly direct deposit or ACH transfer (automatic debit or credit) post to the account
- 3) Maintain enrollment in e-Documents

(800) 632-4600 | providentcu.org



All three requirements must be met in their entirety to qualify for the SRC APY and for ATM rebates. The minimum deposit required to open a Super Reward Checking account is \$25. To qualify you must also be a member, 18 or older and have a valid e-mail address. Limit 1 (one) Super Reward Checking account per membership. **IMPORTANT:** All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday – Friday) and may take one or more business days from the purchase/transaction date. Please visit providentcu.org for current rates and terms.

- 1) Provident will rebate nationwide ATM transactions up to \$12 per month when you meet the monthly minimum requirement described above. ATM rebates are credited to the qualifying account on the first day of the following month.
- 2) Your Provident Debit Card comes with a zero liability protection from fraud for all authorized transactions. You are automatically covered when you report the unauthorized transactions promptly and meet your responsibilities for handling your account. For more information, visit providentcu.org/risk-free.
- 3) Certain restrictions apply. See providentcu.org for full eligibility details.
- 4) Automatic or electronic payments using your checking account and routing number are not considered purchases. By providing your payee with your debit or credit card number, your posted automatic payments will be counted as eligible purchases. Some bill payments will meet the monthly requirement for an ACH debit or credit transaction. Debit card cash-back amounts, cash advances on credit cards, and checks do not count towards qualifications.
- 5) Only one Visa credit card can have its purchases count towards your qualifications each month (whichever one that is selected on the account on the last business day of the month). If you have more than one Super Reward Checking account, credit card purchases on one credit card cannot meet the requirements of more than one checking account.

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Message from the President



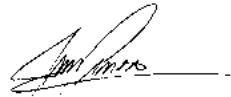
Welcome. We look forward to serving you and offering you the same high level of service that we have been providing for over 70 years.

Provident is one of the largest and strongest credit unions in the country and soon you'll start enjoying the many perks and benefits that come with our size and strength. We have a comprehensive range of products, all at great rates with little to no fees. Plus, we know you're busy and need access to your accounts while on the go. That's why we offer ATM and shared branch access at over 30,000 locations, free

online and mobile banking, to name just a few of the convenient options we offer. We also encourage you to like us on Facebook or post a review on our Yelp pages. We would love to hear from you.

Welcome aboard. We encourage you to get to know us and take advantage of our competitively priced products and services.

Sincerely,



Jim Ernest
President and CEO
Provident Credit Union

Giving Back to the Community

Provident Credit Union has been serving the local community since 1950. We offer quality products and services to our members and we are deeply committed to giving back to the community as well. Here's just a sample of the organizations/events we support:

- ✓ American Heart Association
- ✓ YMCA
- ✓ Sequoia Awards
- ✓ Annual Scholarship Programs
- ✓ All-Star Teachers Award
- ✓ El Camino Hospital
- ✓ Veterans Health Care
- ✓ And more!



New Account Checklist

Use this checklist to help you get started.

Checking Account

- ☐ Update external transfer accounts (utilities, gym membership, vendor payments, etc.) with your new Provident account number and Provident routing number (321171731).
- ☐ Set up direct deposit or payroll deduction.
- ☐ Order your debit card, including joint accountholders on the checking account.

Online Banking

- ☐ Enroll in Provident's online banking system at providentcu.org.
- ☐ Download Provident's mobile app to your phone.
- ☐ Set up transfers between your account at Provident and other financial institutions.
- ☐ Enroll in e-Documents.

Online Bill Pay

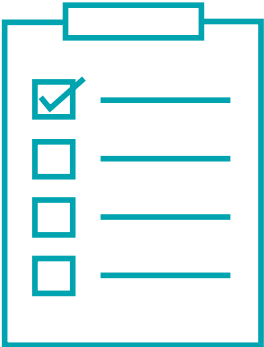
- ☐ Print out bill pay payees and recurring payment information from other financial institutions.
- ☐ Set up bill pay with payee and payment information.
- ☐ Set up single, recurring and expedited payments.

Digital Wallets

- ☐ Add your debit and credit cards to your mobile device or smart watch.
- ☐ Enroll your debit and/or credit card in Visa Checkout® for faster online checkouts and improved security.

Financial Wellness

- ☐ Enroll in Enrich, your one-stop destination for all personal finance questions from budgeting, banking, insurance, investing debt management, and more. Visit providentcu.org/enrich.
- ☐ Answer a few questions in Enrich and build a personalized action plan to reach your financial goals.
- ☐ Enroll in Credit Sense, Provident's free credit score service by signing on to online banking and clicking on "Credit Score."



Deposits

SAVINGS ACCOUNTS

Provident's membership savings account establishes your membership. A minimum deposit of \$5 is all you need to open and maintain your membership.

- ✓ **Membership Savings**—This account establishes your membership and enables you to take advantage of many other Provident Credit Union accounts and services.
- ✓ **Accumulator Savings**—This account earns a competitive dividend rate and serves as a great way to save for annual expenses such as vacations, holidays, and tax season.
- ✓ **Round Up Savings**—This account is an easy way to automatically save by rounding up your debit card purchases to the nearest dollar and having the difference transferred from your checking account.
- ✓ **Youth Savings***—Give your kids their own savings account so they can learn the value of money. There's no service or monthly fee.

* Youth Savings accounts will convert to a Member Savings account on the member's 18th birthday.

MONEY MARKET ACCOUNTS

Money Market accounts offer you higher dividends than typical savings accounts, along with convenient access to your money. These accounts feature tiered rates giving you the ability to earn higher rates based on your current balance.

Money Market Savings

For a minimum of \$2,500, you can open a Provident Money Market Savings account. This higher-rate savings account is perfect if you want both higher rates and instant liquidity.

Premier Money Market

For a minimum of \$25,000, you can open a Premier Money Market account which earns a higher rate. To qualify for the Premier Money Market account, members must have a checking account under the same membership and make a monthly direct deposit of at least \$1,000 into the checking account.

Deposits

TERM SHARE CERTIFICATES

Provident term share certificates* can be an ideal way to increase the security of your investment portfolio. Tiered rates are available on most of our certificates, giving you the ability to earn higher rates based on the current balance of your certificate. Rate bonuses are also available for qualified members. Contact us for details.

Term Share Certificate—Some of the highest fixed rates you'll find on federally insured accounts. Our term share certificates pay substantially higher dividends than local banks. Terms range from 6 to 60 months.

Liquid Certificate—The Liquid Certificate offers unlimited deposits and frequent withdrawals (once every seven days with a maximum of three per month).

Add-On Certificate—Available for both fixed and variable rate terms at 12 or 24 months, our add-on certificates allow you to add deposits of any amount anytime up to a maximum balance of \$1,000,000.

Youth Add-On Certificate—Specifically designed for those under the age of 18, this certificate features a low opening deposit of \$50 and the ability to add additional funds anytime.

Bump-Up Certificate—This certificate allows you to bump up your rate once when the new advertised rate is higher.**

Deferred Dividend Certificate—Dividends for this account are paid at maturity and do not compound.

* Penalty for early withdrawal may be assessed and may reduce earnings for all term share certificates.

** You may request one "Bump-Up" during the term of your Certificate.

IRA CERTIFICATES

Enjoy the tax advantages of opening a Provident Traditional or Roth IRA (Individual Retirement Account).*** Our IRAs are federally insured and are a guaranteed risk-free investment.

Variable or Fixed Rate Provident IRAs—We offer Roth IRAs, Traditional IRAs and Coverdell Educational Savings Account (ESA), with a variety of terms and great rates. If you're opening an IRA for the first time, you can begin with an IRA Savings Account and \$250 to \$500 will get you started in one of our IRA certificate plans.

Fixed Rate "Add-On" IRA Certificate—A high rate IRA certificate, with only \$250 initial minimum deposit, and you can add deposits of any amount—anytime!

Bump-Up IRA Certificates—This IRA certificate allows you to bump up your rate once when the new advertised rate is higher.****

*** Penalty for early withdrawal assessed and may reduce earnings for all IRA certificates.

**** You may request one "Bump-Up" during the term of your Certificate.



Deposits

Health Savings Account (HSA) Package

HSA Checking Account*

HSA is a tax-deductible checking account that can be used to pay for a wide variety of health expenses. Sometimes referred to as “Medical IRAs”, an HSA is a great way to save for both day-to-day and future medical expenses. Your contributions to the HSA are made with pre-tax dollars and unused dollars remain in the HSA until you need them, which makes this account a flexible approach to health insurance. Visit us at providentcu.org for more information.



HSA Add-On Term Certificate

Once you have a HSA checking account, this certificate can be used to cover unanticipated medical expenses down the road. Transfer unused funds from your HSA Checking up to \$1,000,000. For more information, visit your local Provident Community Branch or go to providentcu.org

* Provident's HSA works like a checking account, but government rules determine whether you are eligible and how you operate your account. Please consult with your tax advisor to determine your eligibility.

HSA Benefits

There are a variety of benefits to having a Provident Credit Union Health Savings Account:

✓ Security

Your HSA allows you to save money tax-free to pay for high or unexpected medical bills. And your account is insured through the National Credit Union Administration (NCUA).

✓ Affordability

You can lower your health insurance premiums by switching to coverage with a higher deductible.

✓ Flexibility

You can use the funds in your HSA to pay for current medical expenses, including those that your insurance may not cover.

✓ Big Savings

You can save the money in your Provident HSA for future medical expenses, and the Provident HSA account earns a competitive dividend rate (visit providentcu.org for details).

- Your annual contributions are tax-deductible up to the maximum allowable amount
- The dividends you earn are tax-free
- Your qualified withdrawals are free from income tax

✓ Control

You make all the decisions about:

- How much money to contribute to your HSA

- Whether to use the money in your account for day-to-day medical expenses or save it for the future

✓ Portability

You can keep your Provident HSA even if you:

- Change jobs
- Change your medical coverage
- Become unemployed
- Move to another state
- Change your marital status

✓ Ownership

Funds remain in your HSA from year to year, just like an IRA. There are no “use it or lose it” restrictions.

Deposits

CHECKING ACCOUNTS

All Provident Credit Union checking accounts come with:

- ✓ Visa® debit card
- ✓ Online banking and bill pay
- ✓ Mobile banking
- ✓ Zero liability fraud protection guarantee⁴
- ✓ Free Overdraft Transfer Protection from savings, credit card,* money market, and other checking accounts
- ✓ Free ATM access at over 30,000 shared locations in 50 states and over 1 million Visa ATMs in 200 countries worldwide
- ✓ Access to Telephone Banking, our telephone banking system
- ✓ Digital Wallets



Direct Deposit

If you have direct deposit of your employment check, social security check or other checks, we advise you to inform these organizations of your new account information.

Automatic Deductions from Your Checking Account

If you have automatic deductions or payments set up at your previous financial institutions, please contact your payees and provide them with your new Provident account information.

Super Reward Checking:

Checking like it's never been done before. Excellent dividend rate with ATM fee rebates.

** This is our most popular account!

Digital Edge:

This account is ideal for individuals seeking a seamless, check-free, and paperless banking solution. With no monthly fees, minimum balance, overdraft or NSF (Non-Sufficient Funds) fees****. It offers a simple secure and mobile-friendly way to manage your finances on-the-go.



Provident's Digital Edge account is certified as meeting Bank On National Account Standards for safe and affordable bank accounts.

Simply Free:

The Simply Free checking account is the ideal account if you want to avoid monthly checking service fees¹ and want a basic no-frills checking account without the hassle of maintaining high minimum balances.

Provident Checking:

The ideal full service checking account and no monthly fee when you meet one of the three account requirements.² This account offers free Provident checks.³

Youth Checking:***

Designed for young people ages 13-17, this account includes all the basics to learn about managing money. Open this account with our low minimum opening deposit requirement of \$25. There is no minimum balance associated with this account.

* Overdraft Transfer Protection to a Visa® credit card is available when writing checks and for ACH (electronic auto debits). Your Visa® is not available to cover Overdrafts caused by automatic loan payments, online bill payments and Visa debit card payments. There is no fee associated with this service aside from normal finance charges for cash advances if the funds come from your Visa.

** Provident will rebate nationwide ATM surcharge fees imposed by the other institution, up to \$12.00 per month when you meet the monthly minimum requirements described above. ATM surcharge rebates will be deposited into your Super Reward Checking Account on the first day of the following month.

*** At the age of 18, member will need to select a different checking account.

**** While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance. This could happen if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. For example, when you use your debit card for a meal and then add a tip. In this situation, the full payment may go through and result in a negative balance on your account, but we will not charge you an overdraft fee. You will not be able to use your debit card or withdraw from your account until you transfer or deposit enough money to bring your available balance positive.

1. See Service Charge Schedule for complete list of fees.

2. To avoid monthly account fees, maintain one (1) of the following: 1) \$2,500 aggregate savings/checking deposit balances OR 2) A minimum of \$1,000 direct deposit from an employer, social security or other retirement account. OR 3) Bill Payments — minimum of 2 electronic payments/month.

3. Standard delivery fee applies. See Service Charge Schedule for details.

4. Your Provident Debit Card comes with a zero liability protection from fraud for all authorized transactions. You are automatically covered when you report the unauthorized transactions promptly and meet your responsibilities for handling your account. For more information, visit providentcu.org/risk-free.

Deposits: Overdraft Preferences

Overdraft Transfer Protection

When you're unsure about the funds available in your checking account, Overdraft Transfer Protection has you covered. This free* service withdraws funds automatically from other pre-selected accounts with available balances and allows transactions to go through without Courtesy Pay Overdraft or Non-Sufficient Funds (NSF) Fees, even if your account drops below zero.

To apply or change your Overdraft Transfer Protection settings, simply sign on to online or mobile banking and click "Settings" from the main menu and select "Overdrafts" then "Overdraft Transfer Protection".

* There is no fee associated with this service (aside from normal finance charges if the funds come from your Visa or line of credit). Please note that Overdraft Transfer Protection from a Provident Visa® card cannot be made to cover a Provident loan payment, debit card payments, Bill Pay, and ATM transfers or withdrawals.

Courtesy Pay Overdraft

When opening a checking account, you have the option of enrolling in our Courtesy Pay Overdraft service for ACH, check, and recurring debit card payments. For Courtesy Pay Overdraft service to be available for ATM transfer or withdrawal and one-time debit card payment transactions, you must opt in. Courtesy Pay Overdraft service is available when you don't have Overdraft Transfer protection setup or when available funds in your Overdraft Transfer Protection source(s) are exhausted. Manage your Courtesy Pay Overdraft settings by clicking "Settings" from the main menu and selecting "Overdrafts" then "Courtesy Pay Overdraft" within online banking or our mobile app.

There is a \$28** Courtesy Pay Overdraft Fee assessed each time you use the service.

The Courtesy Pay Overdraft limit on your account(s) is dynamic. This means that your Courtesy Pay Overdraft limit may change monthly based on specific account activity. Please refer to our Member Agreement for more information.

The chart below shows the access points where you are able to access Courtesy Pay Overdraft service. The Courtesy Pay Overdraft limit is either not applicable or not reflected on the balance provided for each access point.

Access Points	Is Courtesy Pay Overdraft Service Available?
Teller	No
Writing a Check	Yes
Debit Card Payment (Recurring)	Yes
Debit Card Payment (One-time)	Yes (Opt In Required)
ATM Transfer or Withdrawal	Yes (Opt In Required)
ACH Auto Debit ¹	Yes
External Account Transfer ²	No
Online Bill Pay	Yes
Telephone Banking	No

1. Automated electronic withdrawal.
2. Electronic transfer that you initiate where funds are debited from your Provident account and deposited into an account you have at another financial institution.

** Refer to Service Charge Schedule for details.

Deposits

Visa® Debit Card

If you did not open your account at a branch, you will receive your debit card in the mail within 10-15 business days.

PIN Now!

To set up or change your PIN, call **(866) 985-2273** from the phone number you have on file with us. You may also bring your card to any Provident Community Branch during business hours.

Provident Checks

Checks can be re-ordered through online and mobile banking. Sign on and click on "Order Checks" next to the checking account you want to order or re-order checks. You may also re-order checks by calling **(877) 838-5287**.

YOUTH ACCOUNT PACKAGE

Our Youth Account Package includes all the basics needed to teach kids (0-17) how to save:

Youth Savings—\$5 minimum deposit and there's no monthly service fee.

Youth Add-On Certificate—A competitive fixed rate 12-month certificate with the ability to add additional funds anytime.

Youth Checking*—Youth 13-17 can open a checking account that includes a free debit card, Overdraft Transfer Protection and free ATMs at over 30,000 shared locations in 50 states and over 1 million Visa ATMs in 200 countries worldwide.

* At the age of 18, member will need to select a different checking account.

COLLEGE PACKAGE

This package is specially designed for college students. It offers:

Simply Free Checking—The Simply Free checking account is the ideal account if you want to avoid monthly checking service fees* and want a basic checking account without the hassle of maintaining high minimum balances.

College Visa® Credit Card**—You can use the card to buy books and supplies while at the same time building your credit for the future. The card carries a competitive low, fixed interest rate and there's no annual fee.

College Share Secured Visa® Credit Card—The College Share Secured credit card gives students with no credit and no employment history the opportunity to start building credit.

College Auto Loan—A reasonable loan that won't break your budget. If you are employed, your parents don't have to co-sign.

Sallie Mae® Smart Option Student Loan®—Provident has partnered with Sallie Mae® to offer the Smart Option Student Loan® to qualifying members. This loan has many advantages over a conventional private loan, including flexible repayment options and affordable rates.

* See Service Charge Schedule for complete list of fees.

** Certain restrictions apply for those under 21.

Loans

PERSONAL LOANS

Need a new computer? How about some new furniture, a jet ski, or a trip to Paris? Or, maybe you have some unexpected medical expenses. Provident can help with a personal loan.

Fixed Rate Signature Loan—No collateral is required for this loan. This is a closed-end loan and the interest rate is fixed for the entire loan term.

Savings Secured Loan—This type of loan is fully secured by funds in your account and is typically used to establish or re-establish credit. You can borrow up to the amount available in your Provident Credit Union savings account.

Certificate Secured Loan—If you need some cash, there's no need to lose the high yield you are earning on your Provident Credit Union term share certificate. Use it to secure a personal loan equal to 80% of the certificate balance and receive a very attractive rate.* The loan is paid off when the certificate securing the loan matures, or you may opt to renew the loan.

Solar Advantage Loan—The Solar Advantage Loan is a fixed rate loan for financing the purchase and installation of solar power for your home.

Sallie Mae® Smart Option Student Loan®—Provident has partnered with Sallie Mae® to offer the Smart Option Student Loan® to qualifying members. This loan has many advantages over a conventional private loan, including flexible repayment options and affordable rates.

* For Certificate Secured Loan, Annual Percentage Rate (APR) equals Certificate rate, plus 3% (rate rounded up to next whole number). You cannot use 24-month add-on certificate or IRA certificates to secure a loan.

MORTGAGE LOANS¹

Whether you are looking to purchase a home or refinance, Provident Credit Union has the perfect mortgage loan to fit your needs:

Fixed Rate Mortgages—These are the loans to have when you want to know what your payments will be for the entire life of the loan.

Adjustable Rate Mortgages—An adjustable rate mortgage can be just right if you have short term financing needs or interest rates are on the decline.

Fixed/Adjustable Mortgages—These loans typically offer a lower rate than a fixed rate loan and more payment predictability than a variable rate loan.

POWER Funding 10-Day Program—Provident can close your new home purchase in 10 business days or less. If not, you will receive a \$995 rebate.²

Movable® Mortgage³—This feature allows you to lock in your low rate on our fixed adjustable loans and should you decide to move, you can transfer that rate to a new home.

1. Single family/owner-occupied condos, homes and second homes in California only. Other restrictions may apply.

2. The commitment to close within 10 business days does not apply if delays occur by third parties, including but not limited to realtors, borrowers, and/or sellers. The Power Funding Program is only available to owner-occupied single-family residence with maximum LTV of 80%, and down payment must be from borrower's own source of funds and does not include non-lender paid fees, impounds, or reserves. Provident Credit Union guarantees to close your loan by the date specified in the purchase contract, provided A) this date is 10 business dates from the contract date; B) we have issued a pre-approval on the loan; C) we have received the complete loan application and all required documents. If the loan fails to close on time due to a delay by Provident Credit Union, we will credit \$995.00 of the buyer's closing costs at time of funding (POWER Funding must be requested at time of application). This offer may not be combined with other satisfaction commitment offers. Borrowers must meet Provident Credit Union's lending guidelines. Any alteration to the loan amount or loan terms by, or per request of, borrower will invalidate the commitment. Property must appraise at or above the sale price. POWER Funding is only available for properties in the Bay Area, which include San Mateo County, Santa Clara County, San Francisco County, Alameda County, and Contra Costa County.

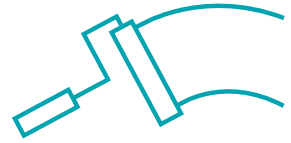
3. The Movable® option is a variable loan and available on fixed adjustable mortgage loans for single family/owner-occupied condos, homes and second homes in California only. Other restrictions may apply. Membership required. Subject to final approval.

Loans

HOME EQUITY LOANS AND LINE OF CREDIT (HELOC)

Put the equity in your home to work with an equity loan or line of credit from Provident.

- ✓ **Home Equity Loans:** A closed end loan for remodeling, car purchase, and education expenses, and more.
- ✓ **Line of Credit:** Includes Equity Checks for convenient access to your equity anytime, for any purpose.



VISA® CREDIT CARD

Provident offers a full range of Visa® credit cards whether you want rewards, cash back or the ability to pay for business expenses.

Provident World+ Travel® Visa Signature®—In addition to all kinds of perks, this travel rewards card lets you earn 2 points per dollar spent on travel related purchases (transportation, ride sharing, airlines, car rentals, hotels, and dining) and 1 point on all other purchases. Also includes credit for TSA✓® or Global Entry®.

Provident Cash Back Visa Signature®—This card offers 1.5% cash back on all purchases with no caps, no categories to choose from and your cash never expires. Cash is automatically deposited into your membership savings account, requiring no effort on your part.

Provident Visa®—This card offers our lowest variable rates along with the convenience and security of a Visa® credit card.

Provident Rewards Visa®—Provident members can also choose to earn CURewards® points. For each transaction you perform with your card you will earn one point for every dollar spent. These points can be redeemed for airline tickets, cruises, merchandise and other great gifts. Simply sign on to online banking or visit CURewards.com to view and track your points online.

Provident College Visa®¹— This card is designed to help college students in building credit for the future. It's perfect for buying books and supplies. And you may qualify with little or no credit history.

College Share Secured Visa®—The College Share Secured credit card gives students with no credit and no employment history the opportunity to start building credit.

Provident Share-Secured Visa®—This card is designed to help you establish or re-establish your credit. It carries a \$500 minimum credit limit which is secured by funds equal to 120% of your credit limit on deposit in your Provident savings account.

1. Certain restrictions apply for those under age 21.

Loans

Vehicle Loans

Whether you are looking to make a purchase, refinance a loan with another lender, buyout your lease or finance your first car, our auto loans offer a variety of options with the same low fixed rates for both new and used vehicles.

To protect your asset, all our auto loans come with [optional insurance](#) and related coverage:

- ✓ **Credit Protection:** Depending on the plan you select, Credit Protection allows you to cancel your loan balance or loan payments up to the agreement maximum for a specified amount of time, in an unfortunate event such as disability, involuntary unemployment, accidental or other types of death, or a terminal condition.
- ✓ **Mechanical Breakdown Insurance (MBI):** This policy protects your vehicle over and above manufacturer's warranty and usually costs less than those offered by dealers.
- ✓ **Guaranteed Auto Protection (GAP):** With GAP, if your vehicle gets stolen or totaled you won't have to continue paying off your loan if your insurance doesn't cover the entire amount. Receive an additional \$1,000 towards a replacement vehicle if you finance with Provident within 90 days of when the vehicle was determined to be a total loss.
- ✓ **Depreciation Protection (DPW):** Protection kicks in if your vehicle is ever totaled or stolen and not recovered at anytime over the life of the loan. It waives some or all of your loan balance in the event of the total loss of your vehicle. The waiver benefit is equal to the difference between your vehicle's MSRP or retail value at the time of DPW purchase, less the amount of your loan balance at the time of total loss. The waiver benefit will not exceed the maximum benefit selected or the outstanding loan balance, whichever is less.

Let Provident Credit Union finance and insure your next car, truck, van, motorcycle, boat, or recreational vehicle. Apply online, over the phone or in-branch.

* 1.00% off current Provident Credit Union rate on terms of 60 months or less. Current rate will vary based on credit worthiness and terms. Financing for qualified Provident Credit Union members. Not all buyers will qualify. Offer subject to change without notice. Rate is not available to refinance existing Provident Credit Union auto loans. Offer cannot be combined.



Autoland

A one-stop-shop service designed to assist credit union members with car purchases, trade-ins, and financing options for new and pre-owned autos.

Enterprise car sales

Enterprise Car Sales

Haggle and worry-free car ownership with several local branches and thousands of pre-owned vehicles in online inventory. **Enjoy a rate discount of 1%*** when you finance an Enterprise vehicle with Provident Credit Union.



Switch to Provident+ and You Could Save Hundreds!

Provident+ offers insurance for your autos, RV's, motorcycles, boats, home, business, life, pet, travel and wedding.

Let us offer you a free quote—there's no cost or obligation. We work with many top-rated national carriers. We'll even do the shopping for you, so you get the best plan for the best price around.

Contact us: providentcu.org/insure or (800) 310-0395.



Investment and Insurance

Investment Planning

Personalized investment planning is available from licensed financial consultants through Provident Credit Union. Members have access to a wide array of mutual funds, fixed and variable annuities, stocks, bonds, life insurance, long term care insurance, and more. All products are non-proprietary, which means you receive more objective advice compared to many programs offered by banks and brokerage firms.

Provident+ Insurance

Provident Credit Union's full service insurance agency, offers a full range of coverage including:

- | | | |
|-------------------------------------------------|----------------------------|-------------------------|
| ✓ Auto | ✓ Motorcycles and jet skis | ✓ Jewelry and valuables |
| ✓ Home and renter's | ✓ Earthquake | ✓ Pet |
| ✓ Package policies
(home and autos combined) | ✓ Umbrella liability | ✓ Term life |
| ✓ Small business | ✓ Commercial | ✓ Wedding |
| | ✓ Boats and RVs | |

To request an insurance quote, stop by your local branch, visit us online at providentcu.org/insure or call (800) 310-0395.

AD&D Insurance

Provident provides \$2,500 of Accidental Death and Dismemberment coverage. Once a year, Provident will send members a form advising them of the benefit and encourage them to enroll, or increase their coverage. Provident's affiliate, Franklin Madison Group can assist with the enrollment for Accidental Death and Dismemberment Insurance (AD&D) by calling (877) 309-6576.



Insurance products offered through InsureOne Insurance Services America, LLC (CA Lic #0M04446) Insurance products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products are not available in all states. Actual policy premium may vary based on driving records, garaging address, vehicle type, insurance coverage selected and other underwriting factors. Other rates, service fees, restrictions and charges may apply.



Securities and investment advisory services offered through Osaic Wealth, Inc. member FINRA/SIPC. Osaic Wealth is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth. Provident Credit Union is not affiliated with Osaic Wealth, Inc.

Securities are Not NCUA Insured - No Credit Union Guarantee - May Lose Value

Online Banking

Easy account access

- ✓ Review balances and account history
- ✓ Check daily transactions
- ✓ Transfer funds
- ✓ View e-Documents and images of checks
- ✓ Deposit checks with e-Deposit
- ✓ Pay your bills electronically with Bill Pay
- ✓ Send and receive money with Zelle®—fast, safe and free*
- ✓ Manage Overdraft Transfer Protection and Courtesy Pay Overdraft

Visit providentcu.org and click on the “Enroll in Online Banking” link to get started today.

* Payments made between consumers enrolled with Zelle® do not typically incur transaction fees. Check with your financial institution to determine any fees.



Online Banking

Enrolling in Provident's online banking is easy and can be done at anytime. Simply visit providentcu.org, click on the "Enroll in Online Banking" link and follow the instructions provided.

What you can do through online banking:

- ✓ View balances, transactions, and history on your account
- ✓ Transfer funds
- ✓ e-Deposit your checks
- ✓ Pay bills
- ✓ Send and receive money with Zelle®
- ✓ Set up e-mail or text alerts for deposits, loans, debit and credit cards to keep you up to date on your transaction activity
- ✓ Customize your debit or credit card settings to allow or restrict certain transactions
- ✓ Send secure e-mails to Provident with questions or requests
- ✓ View images, both front and back, of checks that have cleared from your Provident checking account
- ✓ Download your account information directly into Quicken® or Quickbooks®
- ✓ Manage Overdraft Transfer Protection and Courtesy Pay Overdraft
- ✓ Manage your credit score with Credit Sense



Online Bill Pay—Bill Payments

Access your checking account and pay bills online anytime from your personal computer within online or mobile banking. To set up, you must:

1. Enroll in online banking.
2. Once enrolled, click on "Bill Pay."
3. Select "Payees" and follow the instructions to set up payees and schedule payments.

Zelle®

Zelle® is a fast, safe and easy way to send money directly between almost any bank account in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.** Zelle® is available within Provident's online banking and mobile app main menu under "Transfers".

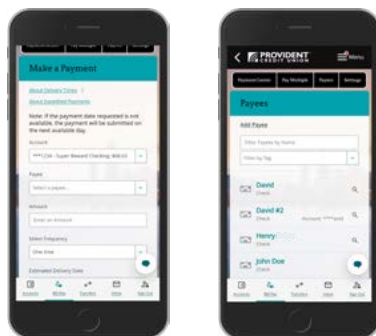
*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

**Must have a bank account in the U.S. to use Zelle®.

e-Bills

e-Bills are electronic summaries of your bills that can be set up for you to receive on a recurring basis. The summaries give you the payment amount due and is integrated within Bill Payments for you to make payments right to the payee.

For your security, we will automatically notify you with an e-mail when you add a new payee or if we suspect suspicious activity.



Online Banking

Additional online banking features:

Transfer Funds

It's easy to move money between your Provident accounts and accounts outside of Provident. Access these services by clicking on the Transfers within online banking or the mobile app within online banking.

External Account Transfers¹

- ✓ Make transfers between your Provident accounts and accounts with other financial institutions inside the U.S.²
- ✓ Make loan payments.
- ✓ Schedule one-time, recurring transfers, or future dated transfers.

Provident Account Transfers

- ✓ Make transfers between nearly all of your Provident accounts (savings, checking, line of credit, credit card, etc.) even if they're under different member numbers.
- ✓ Schedule one-time, recurring transfers, or future dated transfers.

Cross-Account Transfers with Other Provident Members

- ✓ Transfer funds from your Provident accounts to another Provident member account.
- ✓ Pre-authorization is required.³

1) Membership must be open for 30 days to be eligible for this service.

2) See External Account Transfer Agreement for service details and transfer limits.

3) Must accept transfer disclosure and enter last name and membership number to set-up transfers with other Provident members.

e-Documents: e-Statements and Account Notices

Upon enrollment in online banking you will be brought to the Statements & Notices page to activate e-Documents. When a notice is ready to be viewed, an invitation to view your document within online banking will be sent to the e-mail address we have on file. You must opt-in to receive e-Documents.

All e-Documents can be accessed from the Statements & Notices tab under the "Accounts" menu within online and mobile banking. It is only available on the primary account profile.

Secure Messaging

Looking to send us a message or question about your account? You can do so within online and mobile banking. It's a simple, secure and convenient option.

With secure messaging you can rest assured your information and communications are sent directly to Provident and all content is secure.

Some examples of the types of questions appropriate for secure messaging include:

- ✓ Account balance inquiries
- ✓ Online bill payment service inquiries
- ✓ Funds transfer inquiries
- ✓ Questions about your account, loans, debit, or credit card, etc.

Online Banking

Credit Sense

View and manage your credit score with Provident's free Credit Sense service. Access is easy: just sign on to Provident's online banking (link) and click on Credit Score to sign up.

With Credit Sense, you will have access to:

- ✓ Your free credit score - updated daily
- ✓ Credit monitoring and alerts
- ✓ Email notifications if your score changes
- ✓ Tips for improving your credit score and much more!

Credit scores displayed by Credit Sense are for educational purposes only. Checking Credit Sense will not have any impact on your credit score. Provident Credit Union will not use Credit Sense's credit score to make lending decisions - we use our own lending criteria for determining credit eligibility.

Alerts

Provident alerts are a great way for you to keep track of your account activity, be notified of any unexpected activity, potential fraud, insufficient funds, and much more! It's an easy one-and-done way to provide you with peace of mind regarding your account activity. Alerts can be sent via e-mail or SMS text message.¹ Provident offers several types of alerts that you can use to manage your accounts, including Deposit Loan Alerts and Credit and Debit Card Alerts.

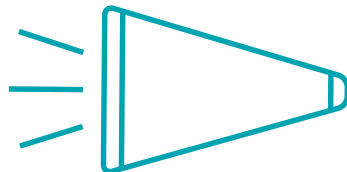
Deposit and Loan Alerts

- ✓ Balance Alert
- ✓ Check Cleared Alert
- ✓ Daily Balance Alert
- ✓ Loan Due Alert
- ✓ Various Transaction Alerts

Debit and Credit Card Alerts

Provident Visa® Alerts are fully customizable and allow you to stay informed on your transaction activity. When an alert is triggered, you will be sent an e-mail or text message in real-time. Debit or credit card alerts available within online banking include:

- ✓ Large Transactions - Notified on transactions over certain dollar amount
- ✓ Spend Limit - Get notified when the over monthly limit is reached.
- ✓ International Transactions - Notified on transactions that occur outside of the U.S.
- ✓ Transaction/ Merchant Type - Notified on specific transaction or merchant types.



Activate and manage Provident Alerts within online banking and in our mobile app by selecting "Alerts" from the "Settings" menu.

¹ Alerts received via SMS text message may result in a charge from your mobile service provider.

Online Banking

Bill Pay Alerts: Available alerts within Bill Payments include:

- ✓ Failed Bill Payments: Wrong payee information, account closed, returned payments, address undeliverable, insufficient funds.
- ✓ Payment Alerts: Reminders, delivery estimates, payment delivered, payment cleared, final recurring payment.
- ✓ Payee Alerts: Payee added, Payee account updated, delivery method change, Payee name changes.
- ✓ Zelle® Alerts: Contact created, transfer sent, recipient transfer notice, cancelled payments, deposited transfers, money request.

Card Controls

Provident Visa® Card Controls are fully customizable to give you peace of mind in the event that your debit or credit card is lost, stolen or misplaced. Available Card Controls include:

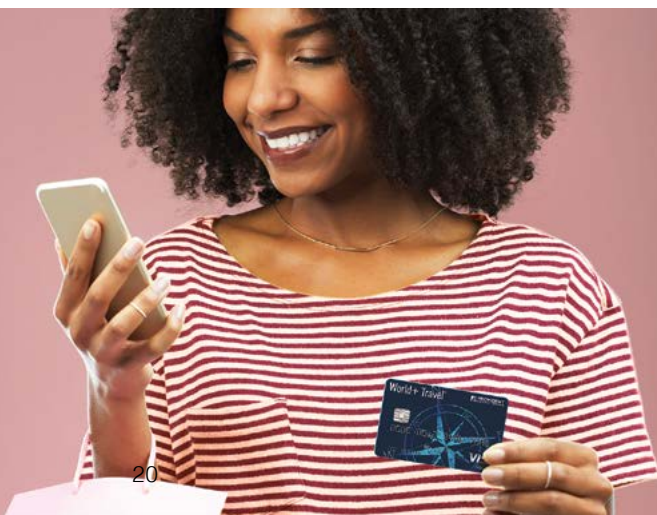
Debit and Credit Card:

- ✓ Turn Card Off/On—Change status of your credit card to allow or not allow transactions.
- ✓ Large Transactions—Block transactions based on a limit set by you.
- ✓ International Transactions—Block transactions that occur outside of the U.S.
- ✓ Transaction/Merchant Type—Block transactions based on type of transaction or merchant.
- ✓ Spend Limit—Set monthly spend limits.

If a transaction triggers one of your custom controls, the transaction will be blocked and you will be notified in real-time via e-mail or SMS text message.¹

You may activate and manage Provident's free Card Controls within online or mobile banking by selecting "Card Controls" from the "Settings" menu.

¹ Alerts received via SMS text message may result in a charge from your mobile service provider.



Mobile Banking

Mobile Banking

Wherever you are, Provident is with you. Our free* mobile banking service is secure and easy to use.

There are two ways to use mobile banking:

1. **Downloadable Application:** Available free in the [iPhone® app store](#) and [Google Play Store](#). Search for “Provident Credit Union” and follow the prompts to download the app.



2. **Mobile Web:** Use on any mobile device with Internet access.* To get started, visit providentcu.org from your mobile device and enter your User ID and password when prompted.

Mobile banking allows you to perform several often-used banking functions using your web enabled phone:

- ✓ View account balances and recent account history
- ✓ Transfer funds:
 - Between your own Provident accounts
 - Between your accounts and others at Provident
 - Between your Provident account and external accounts
- ✓ e-Deposit:** Deposit checks using your phone
- ✓ Schedule bill payments and set-up new payees
- ✓ Find the nearest ATM and Provident branch
- ✓ Manage your profile: change User ID, password, and contact information
- ✓ View check images
- ✓ Send and receive money with Zelle®

Enrollment in online banking is required to access mobile banking. For more information, please visit the desktop version of providentcu.org and click on “Online Banking” under the Accounts & Services menu.

* Your mobile phone carrier may apply separate charges for data services and text message services.

** You must meet all eligibility criteria in order to access the e-Deposit service.

iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

Text Banking

Text banking is a free**** service which allows you to quickly request and receive account information via text message. You won't need to sign in and it's just as secure as our other services.

To get started, sign onto online banking, click on “Settings”, then click on “Text Banking”. From there, add your phone, and set up account nicknames to use while texting commands for the accounts. The “Text Banking” section of online banking also lists the commands shown below, and the phone number to send the texts to. A maximum of 5 phone numbers can be added to access your accounts via text banking.

The following commands are currently available:

- ✓ **B (Balance)** Summary of available balances for all accounts
- ✓ **H (History)** Summary of recent transactions per account
- ✓ **M (Next 5)** Summary of next 5 most recent transactions per account
- ✓ **N (Nicknames)** Account nicknames for each account
- ✓ **S (Stop)** De-activate all Provident Credit Union text services

**** Your mobile phone carrier may apply separate charges for data services and text message services.

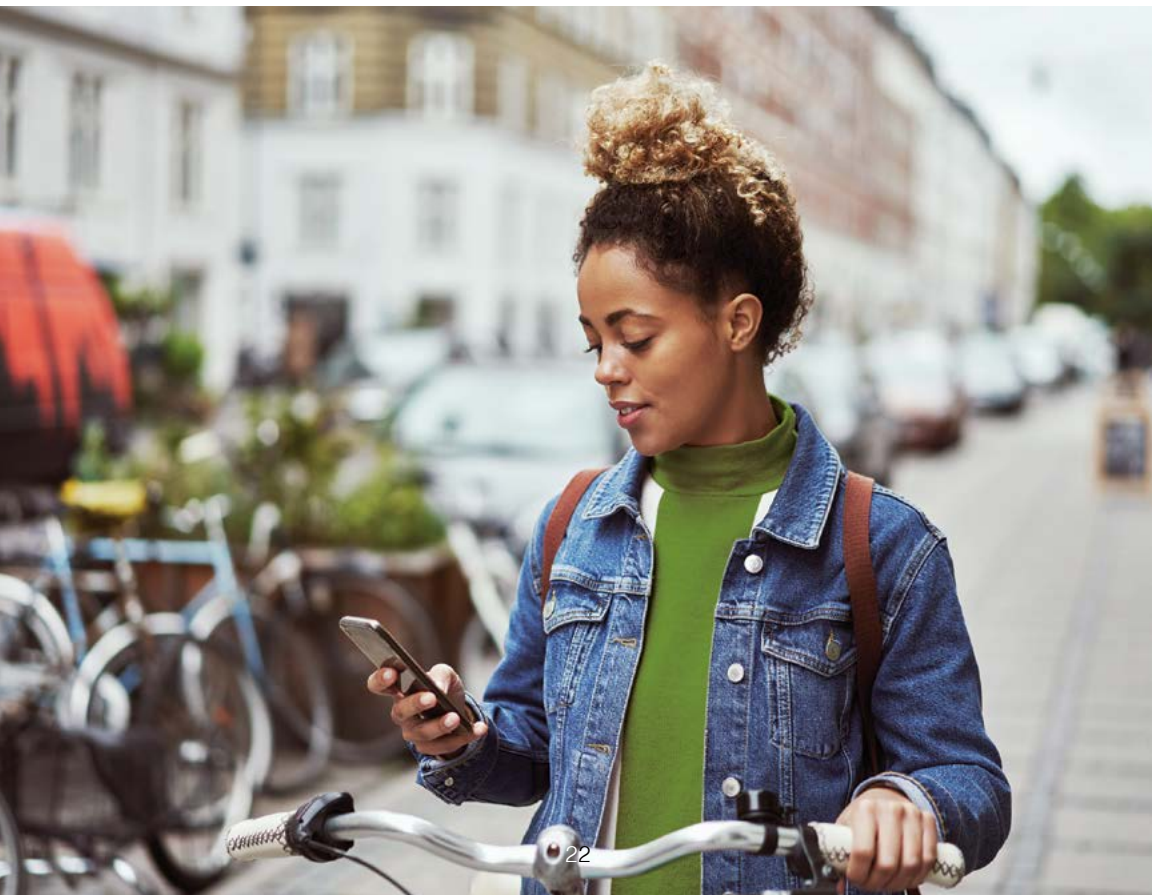
Telephone Banking

With Telephone Banking, Provident's free, automated telephone system, you can perform transactions and obtain information on your accounts anytime, day or night. All you need is your Personal Identification Number (PIN). If you do not have a Telephone Banking PIN, call (800) 632-4600 and start using this valuable service today.

What You Can Do

- ✓ Verify account balances, deposits and cleared checks
- ✓ Arrange cross-account transfers between you and other members, such as your spouse or child
- ✓ Verify credit limits, balances and available credit, and take cash advances on your Provident Credit Union Visa and VIP credit line
- ✓ Make Visa and loan payments via account transfers
- ✓ Receive information about your IRA and Term Share Certificates
- ✓ Locate ATMs and shared branches, including their hours of operation
- ✓ Change your Telephone Banking PIN

To use Telephone Banking, call (800) 626-0224 for quick access to your accounts whenever and wherever it's convenient for you. With Telephone Banking, you will never be placed on hold and the automated system makes it simple to perform transactions or obtain information. Once you've accessed Telephone Banking and entered your member number and PIN, the system will prompt you as you go. Recorded instructions are provided from start to finish.



Deposit Checks Remotely

Our free e-Deposit* service lets you deposit checks to your account from virtually anywhere. Simply take a picture of the front and back of an endorsed check and deposit it to your account. Save yourself the trip to the branch or ATM by using e-Deposit.* Deposit checks remotely using your iPhone or Android™ phone.

- ✓ 24/7 access
- ✓ Secure
- ✓ Saves time—no deposit slip or trip to a branch or ATM
- ✓ Easy to use

To find out more, go online at providentcu.org

* You must meet all eligibility criteria in order to access the e-Deposit service. See website for details.

iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android™ is a trademark of Google Inc.

e-Services

e-Deposit

Save yourself the trip to the branch or ATM by using e-Deposit.* This service enables eligible members to make check deposits to accounts using an iPhone or Android™ phone.

Simply take a picture of the front and back of an endorsed check and follow the steps to deposit funds. This service is free to all eligible members.

To get started:

Online & Mobile Banking: Click on the “e-Deposit a Check” hyperlink under the “Quick Links” section of the “Account Summary” page.

* You must meet all eligibility criteria in order to access the e-Deposit service. See website for details.

iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android™ is a trademark of Google Inc.

Digital Wallets

Paying in stores or within apps has never been easier or safer. Now you can use your Provident debit and credit cards with just a touch of your phone. Enroll your card(s) through your preferred phone device and pay for purchase with Face ID, Touch ID or your personalized code.

Visa Checkout®

Simplify your online shopping experience. Just enter your user name and password and speed through online shopping with a single account that can be used across all devices. Experience improved security—no need to re-enter your card number or address.

Connect with Enrich

Enrich is your one-stop destination for all personal finance questions from budgeting, banking, insurance, investing, debt management, and more.

Personalized Content

Everyone is different! Answer a few questions and build a personalized action plan to enhance your money management, career, and student loan skills.

Courses

Explore Enrich's courses and learn the fundamentals of money management to continue building a strong foundation for your financial future.

Calculators & Worksheets

The heavy lifting is already done for you! With our calculators and downloadable worksheets to help you with your budget, mortgage, and student loans, Enrich works to make understanding where you are, and where you want to be, easy and approachable.

Student Loan Repayment

Alleviate your student loan worries by analyzing your repayment options and learning how to create a successful repayment plan that is right for you.

To learn more, visit providentcu.org/enrich today.



Free Educational Seminars and Webinars

Provident believes financial education is vital and we offer free seminars and webinars throughout the year. Topics include:

- ✓ College savings
- ✓ Building credit
- ✓ College package
- ✓ Understanding credit
- ✓ Navigating college
- ✓ Managing your first credit card
- ✓ Buying your first car
- ✓ ID theft protection
- ✓ Online banking basics
- ✓ 529 savings plan
- ✓ Estate planning
- ✓ Retirement income planning

Visit providentcu.org/seminar for our latest free seminars/webinars listings.

Free Home Buying Seminars and Webinars

Provident Credit Union hosts home buying seminars at branches and corporate headquarters as well as online webinars. Our knowledgeable mortgage consultants will explain the process and show you all your options. You'll learn how to:

- ✓ Define and achieve your ownership objectives
- ✓ Buy a home for the best price and terms
- ✓ Make financial choices
- ✓ Decipher the documents required for purchasing your home
- ✓ Take advantage of the tax breaks and other benefits of home ownership

Visit providentcu.org/seminar for our latest free seminars/webinars listings.

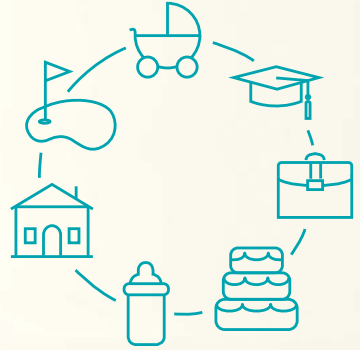


Life Stages

Provident Credit Union is your financial partner through every life stage:

- ✓ Youth and teen
- ✓ College
- ✓ Career
- ✓ Marriage and partnership
- ✓ Parenthood
- ✓ Homeownership
- ✓ Retirement

From the time you're born all the way through to retirement, there are major life stages you'll face along the way. With a trusted financial partner like Provident Credit Union for support, you can be better prepared as you manage life's events.





Enjoy the Credit Union Difference.

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 135,000 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) up to \$250,000.

You'll enjoy:

- ✓ Free ATMs at over 30,000 shared locations in 50 states and over 1 million Visa ATMs in 200 countries worldwide
- ✓ Account access at over 5,000 shared branches
- ✓ Convenient online and mobile banking

We're ready to help:

Telephone Banking:

(800) 626-0224

Support and Loans:

(800) 632-4600

Fax:

(650) 508-0619

Find a Branch and ATM:

providentcu.org/locations

Follow us on ✖ ✕ @ f @ in



Federally insured by NCUA

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