

Important Account Information for Our Members

- ✓ Terms and Conditions
- ✓ Electronic Transfers
- ✓ Funds Availability
- ✓ Truth in Savings

Effective July 1, 2020

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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, 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 may also ask to see your driver's license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of California and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

Bylaw requirements:

You must complete payment of one share in your Membership Savings account as a condition of admission to membership. If the balance in your account drops below one share (\$5.00), for a period of six months or more, we may, at our option, close your account if you maintain no other account with us.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

DEPOSIT RECLASSIFICATION - Provident reports checking account balances as part of an aggregate total to the Federal Reserve Bank (FRB). This will not affect your available balance, your access to that balance, account statement, dividend earnings on dividend bearing accounts, NCUA insurance, or any other feature of your Account. This will allow us to substantially lower our reserve requirement balance at the FRB and increase the amount of funds available for loan and investments. If your Account is a plan on which dividends are paid, your dividend calculation will remain the same. We reserve the right to refuse deposits at any time for any reason.

DENIAL OF SERVICES - You are expected to uphold high standards of honesty, personal responsibility and courtesy in dealing with us and other members. We reserve the right to deny services at our discretion and if appropriate, restrict your access to Credit Union premises, if certain activity occurs. The following terms constitute denial of Credit Union services:

- You fail to meet your obligations to the Credit Union
- Your membership was established based on false information
- You are convicted of a crime in connection with business you conduct with us
- You fail to comply with applicable law and our bylaws and rules as amended from time to time
- You cause the Credit Union a loss in any way including but not limited to loan charge-offs, account overdrafts, or bankruptcy
- You fail to conduct business with us with personal responsibility and courtesy or in a civil and businesslike manner
- You act violently or threaten violence, or harass staff, volunteers or other members

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Courtesy Pay and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available

balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts each time they are presented for payment, whether we pay them or not. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by use of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account

available for other transactions will be reduced by the amount of the temporary hold. For example, if you write a check or authorize a debit card transaction for \$25, but it has not yet cleared your account, your available balance will be \$25 less than what is reflected by your actual balance. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee each time it is presented for payment according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. The following transactions are not reflected in your available balance:

- Any checks you have written that have not yet been presented for payment.
- Any automatic bill payments you have scheduled that have not yet been sent.
- Any debit card transactions where the authorization hold has been released but the transaction has not yet been submitted to the Credit Union.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process ACH transactions first, in the order they are received on the day they are processed. We process sharedrafts second, in the order they are received on the day they are processed. We process ATM transactions third, in the order they are received on the day they are processed. We process one time debit transactions fourth, in the order they are received on the day they are processed.

If a check, ACH or debit transfer is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. As used in this agreement "party" means a person who, by the terms of the account, has a present right, subject to request, to payment from a multiple-party account other than as an agent.

Individual Account - is an account in the name of one person.

Joint Account - This account or certificate is owned by the named parties. Upon the death of any of them, ownership passes to the survivor(s).

P.O.D. Account with Single Party - This account or certificate is owned by the named party. Upon the death of that party, ownership passes to the named pay-on-death payee(s).

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by computers. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that

we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Checks, ACH and debit transfers presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding checks, ACH and debit transfers and charges to be paid from the account. Only a joint tenant that is a member can close an account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. At our option, we may suspend your rights to member services if you violate the terms of this agreement. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors or problems - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

PLEDGES - Only the primary owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

UNCLAIMED PROPERTY NOTICE - Your property may be transferred to the appropriate state if no activity occurs in the account within the time period specified by state law.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

NCUA INSURANCE - Funds in your account(s) with us are insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Share insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified

retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the NCUA. You can also visit the NCUA website at www.ncua.gov and click on the Share Insurance link. The link includes detailed contact information as well as a share insurance estimator.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

CUTMA ACCOUNTS - (Please Note: This account has been discontinued). Under the California Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

ACCOUNT SECURITY

Duty to protect account information and methods of access - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "remotely created check." Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does

not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

Blank checks - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Name and address changes may also be made in person at one of our branches. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment,

search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit or share account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

OVERDRAFT SERVICES

OVERDRAFT PROTECTION POLICY

General

Opt-in is required for participation in the Overdraft Protection service. If your checking account drops below zero, your transactions will still go through without NSF (Non-Sufficient Funds) fees, as long as you have another Provident account that the funds can be drawn from, such as a credit card, another checking account, a savings account, or a money market account. Provident will automatically withdraw funds from each available overdraft source as indicated by the member. If there are insufficient funds in the overdraft source(s), the transaction may be declined. Please note that when the overdraft source is a Provident Visa credit card, overdraft protection is not available for ATM withdrawals, Bill Manager payments, automatic loan payments, or for signature and PIN based debit card transactions. Refer to Service Charge Schedule for details. For more information please refer to providentcu.org.

COURTESY PAY OVERDRAFT POLICY

General

Courtesy Pay is a discretionary overdraft service that may be available if you do not have Overdraft Protection. If you qualify for Courtesy Pay, then Provident may, but is not obligated to pay "Overdrafts" up to an assigned courtesy pay limit.

An Overdraft occurs when you do not have enough money in the "Available Balance" in your checking account **at the time a transaction is presented to us for payment**. If we pay an overdraft transaction, including a check, ACH payment, debit card payment that we have previously authorized, or any other electronic payment, with Courtesy Pay, then you will be assessed an Overdraft (Courtesy Pay) Fee as provided in our Fee Schedule. If we reject a check or ACH payment transaction when it is presented to us, then you will be assessed a Returned Item Fee as set forth on our Fee Schedule. You will be charged a Returned Item Fee or an Overdraft Fee for checks and ACH payments each time they are presented for payment, even if they were previously rejected and you

were previously charged a Returned Item fee. You will not be charged any fees if a debit card payment is declined at the time you give your card to a merchant and the merchant asks us to authorize but we do not authorize the payment.

If you qualify, Courtesy Pay for check, ACH, and recurring debit card transactions is available without any action on your part; it is a no-cost benefit that comes with your account. However, you must affirmatively opt in to Courtesy Pay for ATM and one-time/everyday debit card transactions. Should you opt in, you may opt out of Courtesy Pay for debit card payments and ATM withdrawals at any time.

Your checking account has two types of balances: the "Actual Balance" and the "Available balance". It is important to understand how the two balances are calculated and how they are used to know when you may be charged Returned Item or Overdraft Fees. Your Actual Balance is the full amount of all deposits into your account less transactions that have "posted" to (or have been paid from) your account. Your Available Balance is the amount of money in your account that is available for you to use without incurring an Overdraft Fee. It is the Actual Balance less holds placed on deposits and pending transactions that have been authorized but have not yet been presented to us for payment (such as pending debit card purchases that have been authorized at the point of sale, but have not been sent to us for payment by the merchant). We use your Available Balance to determine whether to authorize payments and whether to assess Returned Item or Overdraft Fees when transactions are posted to (paid from) your account. The following is an example of how this works:

Assume you have \$100 in your Actual Balance and your Available Balance and you have opted in to Courtesy Pay for debit cards. Further assume you use your debit card to buy a shirt for \$70, in which case the merchant will typically ask us to authorize the payment. If we do, then we will reduce your Available Balance to \$30 because we are now required to pay the \$70 for the shirt when the transaction is presented to us (usually a few days later) through the merchant's card network. Before the merchant sends the shirt payment to us, a check you have written for \$50 is presented for payment. Because you have only \$30 in your available balance, we may reject the check (in which case you will be charged a Returned Item Fee) or we may pay it with Courtesy Pay (in which case you will be charged an Overdraft Fee). The \$50 check payment is an overdraft because your Available Balance is insufficient at \$30 even though your Actual Balance is still \$100. Later, when the shirt payment is presented to us through the merchant's card network, we are required to pay it, but your Available Balance is now \$20 due to the check we paid. You will be charged an Overdraft Fee on the shirt payment too, even though you had enough Available Balance at the time the payment was authorized.

To help you manage your account and avoid Overdraft and Returned Item Fees, you can see your available balance at ATMs, on line or on your mobile banking application. We also provide you with a summary of Overdraft and Returned Item Fees on your monthly account statements for the current period and year-to-date.

Transaction Limitations

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit union service charges; or (5) the deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. In the normal course of business, we generally pay electronic transactions first and then checks per the credit union's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard Courtesy Pay fee for each overdraft paid or for each overdraft returned. For the current Courtesy Pay fee, refer to our Service Charge Schedule. We have no obligation to notify you before we pay or return any item. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account. So as not to exceed your limit, please note that the amount of the overdraft plus the credit union's standard Courtesy Pay fee will be deducted from the overdraft limit. We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. The amount of any overdraft plus our standard Courtesy Pay fee that you owe us shall be due and must be paid in 30 days. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our standard Courtesy Pay fee.

Requirements

If you maintain your account in good standing, we may approve your overdrafts within your current available Courtesy Pay limit as a non-contractual courtesy. Your account is in good standing if you (1) demonstrate responsible account management - such as making regular deposits to bring your account to a

positive end of day balance at least once every 30 days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of Courtesy Pay as a continuing line of credit, and (3) there are no legal orders, levies or liens against you.

CERTIFICATE ACCOUNTS

General

In order to open a certificate, you must have an active Membership Savings account with a \$5 minimum daily balance. The terms of the certificate vary depending on the type of certificate purchased. For all certificates, there is a minimum balance requirement. This minimum balance requirement varies depending on the term and type of certificate selected. Refer to the most current rate guide for the minimum balance requirement. No dividends are paid on balances below account minimums. Provident Credit Union reserves the right to reject funds at any time and for any reason.

The APY is expressed as a percentage and is based on the annual rate of simple interest applicable to the deposit and the frequency with which dividends are compounded and paid. Dividends begin to accrue on the business day you make the deposit to your account.

If the certificate is closed prior to the end of the term, dividends which have accrued through the closing date will be paid at that time. However, an early withdrawal penalty will apply (see Service Charge Schedule for fees). If you withdraw from a certificate before maturity, all or a portion of the principal will assess an early withdrawal penalty. The penalty will be taken at the time of withdrawal and it may be necessary to deduct all or a portion of the penalty from the principal balance of the account. If the partial withdrawal brings the principal balance below the required minimum for the certificate, the entire certificate is deemed to be withdrawn and will be transferred to the Membership Savings account. Partial principal withdrawals are not allowed on the Variable certificate.

An IRA Transfer fee will be assessed each time we transfer out all or a portion of your IRA Term Share Certificate funds. IRA transfer fees are waived if any of the following occurs: a) death or total disability of the member; b) the voluntary or involuntary liquidation of this credit union; c) the credit union fails to pay a dividend on a certificate within ten (10) days after the established dividend date; d) required minimum distribution; e) withdrawal is a re-characterization or conversion staying on deposit with Provident Credit Union. If transferring and withdrawing funds before maturity, both an early withdrawal penalty and IRA Transfer Fee will apply. If within the 7-day grace period, only the IRA Transfer Fee will apply. See Service Charge Schedule for current fees. If you make a withdrawal to a term IRA and you are 59-1/2 years of age or more, there is no penalty assessed by the Internal Revenue Service. However, all early withdrawal penalties from Provident Credit Union will apply.

The Credit Union has the right to withhold amounts required by federal tax laws from withdrawals if you or the IRS advises us that you are subject to back-up withholding or if you fail to give us your correct taxpayer ID/ Social Security Number. Each year in which dividends are paid on certificates, you will receive an IRS form 1099. When dividends are earned and not paid in the current calendar year they will not be reported until the year it is actually paid to you. Each year in which you maintain an IRA account with us, we will send a statement to the IRS on form 5498. This statement will show the value of your IRA account, as well as contributions you have made during the tax year to which it is applicable. This form will be submitted to the IRS by May 31 of each year. In addition, if you have taken distributions from your IRA account, IRS form 1099-R will be submitted to the IRS by January 31 for the prior year's distributions.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information.

This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your share draft (checking), share savings, or money market account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your share draft, share savings, or money market account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Provisional Payment Disclosure

Credit given by Provident Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If Provident Credit Union does not receive the final settlement, you are hereby notified and agree that Provident Credit Union is entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, Provident Credit Union is not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payment in your monthly statements that we provide to you.

Choice of Law Disclosure

Provident Credit Union may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payment shall be construed in accordance with and governed by the laws of the state of California as provided by the operating rules of the National Automated Clearing House Associations, which are applicable to ACH transactions involving your account.

Touch Tone Teller Transfers - types of transfers - You may access your account by telephone 24 hours a day at 1-800-626-0224 using your personal identification number, member number, and a touch tone phone, to:

- access account balances and make transfers to and from your accounts under the same membership
- make transfers to other Provident member accounts

ATM Card and ATM Transfers (Please note that we have discontinued issuance of ATM cards as of the effective date of this disclosure.) - **types of transfers, frequency and dollar limitations, and charges** - You may access your account(s) by ATM using your ATM Card and personal identification number or Debit Card and personal identification number, to:

- make deposits to share draft, share savings, and money market account(s) with an ATM or Visa Debit Card
- get cash withdrawals from share draft, share savings or money market account(s) with an ATM card
 - you may make no more than four withdrawals per day
 - you may withdraw no more than \$500.00 per day
 - see Service Charge Schedule for a list of applicable fees
- transfer funds from share savings to share draft account(s) with an ATM or Visa Debit Card
- transfer funds from share draft to share savings account(s) with an ATM or Visa Debit Card
- transfer funds from money market to share draft or share savings with an ATM or Visa Debit Card
- get information about:
 - the account balance of your share draft, share savings or money market account(s)
 - with an ATM card
 - with a Visa Debit Card
 - see Service Charge Schedule for a list of applicable fees

Some of these services may not be available at all terminals.

Types of ATM Card Point-of-Sale Transactions - You may access your share draft or share savings account(s) to purchase goods (in person), pay for services (in person), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - frequency and dollar limitations - Using your card:

- you may make no more than 10 transactions per day
- you may not exceed \$2,500.00 in transactions per day

Types of Debit Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - frequency and dollar limitations - Using your card:

- you may make no more than 10 transactions per day
- you may not exceed \$2,500.00 in transactions per day

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Please see your Debit Card Agreement for additional information relating to the use of your Visa® Debit Card.

Online Banking Transfers - types of transfers and charges - You may access your account(s) by computer through the internet by logging onto our website at www.providentcu.org and using your user ID and password, to:

- transfer funds to and from accounts under the same membership, a cross account (initial set-up required) or an external account (initial set-up required)
- make payments from share draft to third parties (Bill Pay)
 - see separate Bill Pay Agreement
- get account balances for all accounts under your membership

Mobile Banking Transfers - You may access your account(s) through the downloadable app, the browser on your cell or mobile device at www.providentcu.org and using your online banking user ID and password to:

- transfer funds to your own accounts, cross accounts or external accounts (initial set-up required for some transfer types)
- get account balances for all accounts under your membership
- transaction history
- make bill payments

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

A list of other fees can be found in our Service Charge Schedule.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can verify the transaction on Online Banking or by calling us at (800) 632-4600 to find out whether or not the deposit has been made.
- **Periodic statements.**
 - You will get a monthly account statement from us for your share draft (checking) accounts.
 - You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call us at (800) 632-4600 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). You can lose no more than \$50 if someone used your card and/or code without your permission, and, either:

- (i) your card can be used to initiate a transaction without a PIN or other personal identification number, or
- (ii) you tell us within 2 business days after you learn of the loss or theft of your card and/or code. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• **Additional Limit on Liability for Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

PROVIDENT CREDIT UNION

303 TWIN DOLPHIN DRIVE, P.O. BOX 8007 94063

REDWOOD CITY, CALIFORNIA 94065

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 650-508-0300 or (800) 632-4600

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM or Debit card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM and Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM and Debit card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM or Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about

electronic fund transfers for additional information about what to do if your card is lost or stolen.

9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction accounts" and savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Funds deposited at ATMs authorized to accept Provident Credit Union deposits are subject to our verification and may be subject to a 2 business day hold. Such funds will become available after we have verified your deposit and within 2 business days from the time your deposit was made. The day of deposit is not considered a business day.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

MEMBERSHIP SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union. These limitations do not apply to transfer for payment to Provident loans, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

Par value of a share:

The par value of a share in this account is \$5.00.

Fees and Charges:

See separate Service Charge Schedule.

YOUTH SAVINGS ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union. These limitations do not apply to transfer for payment to Provident loans, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

Par value of a share:

The par value of a share in this account is \$5.00.

Fees and Charges:

See separate Service Charge Schedule.

Account Conversion:

Upon turning age eighteen (18), this account will automatically convert to a Membership Savings Account.

ROUND UP SAVINGS ACCOUNT

Requirements: You must be enrolled in the Round Up Program to open this account. This Account will automatically be opened within one business day of enrollment in the Round Up Program within online banking. Joint owners are not allowed for this account type.

Variable Rate Information: This Account is subject to a tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the Savings & Checking Rate Guide.

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31st. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement: There is no minimum balance requirement to open this account. Your account will be automatically closed if your balance remains at zero for 180 days or more.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union. These limitations do not apply to your selected end of month balance transfer to an eligible share account, transfer for payment to Provident loans or lines of credit, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

Account Matching: We will match 100% of your Round Up transfers for the first three months on the first enrolled checking account. Thereafter, we will match 5% on this account and all subsequent enrolled accounts. Matching funds are based solely on signature transactions (i.e. when the credit option is selected). The Super Reward Checking account is not eligible for matching. See Round Up Program additional Terms and Conditions for details.

Fees and Charges: Any fees and charges applicable to Your Account are disclosed separately in the Service Charge Schedule.

SIMPLY FREE CHECKING ACCOUNT**Minimum balance requirements:**

The minimum balance required to open this account is \$25.00. No monthly fee or minimum balance required.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

SUPER REWARD CHECKING ACCOUNT**Requirements:**

No minimum balance is required. You must meet all of the requirements below each statement cycle to obtain the disclosed APY (Annual Percentage Yield) and receive rebates for ATM surcharges. A valid e-mail address on file is also required'.

- (1) Purchases of \$300 or more using a Provident debit and/or credit card per statement cycle
- (2) 1 Direct Deposit OR ACH payment (auto debit/credit) posted
- (3) Receive statements electronically (e-Documents) when made available

All transactions referred to as "per month" or "monthly" must be posted within the monthly qualification cycle which begins on the first business day of the month and ends on the last business day of the current month. Posting date may be later than the date of the transaction. If these requirements are not met in their entirety, the lowest tier APY will be paid and no ATM rebates will be issued for that cycle. If your account qualifies, we will rebate each nationwide ATM surcharge fees totaling up to \$12 per month. Rebates will be deposited into the qualifying account on the first of the following month. Limit one account per membership.

*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.

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union board of directors.

This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Master Account Disclosure.

PROVIDENT CHECKING ACCOUNT

Requirements:

To avoid the monthly fee you must meet one of the following three requirements:

- (1) \$2,500.00 combined savings and checking balances or
- (2) Direct Deposit - Minimum of \$1,000.00 per month to your Provident Checking account or
- (3) Bill Pay - A minimum of two electronic payments per month using your Provident Checking account to avoid a monthly service fee. Please note, bill payments issued via paper check will not count towards waiving the monthly service fee.

Refer to the Service Charge Schedule for that fee.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Master Account Disclosure.

Fees and Charges:

Any fees and charges applicable to Your Account are disclosed separately in the Service Charge Schedule.

YOUTH CHECKING ACCOUNT

Requirements:

To qualify for and maintain eligibility for a Provident Youth Checking Account, you must be between the ages of 13 and 17 and have an eligible joint member on the account 18+ years of age. Enrollment in e-Documents is required for this account.

Dividends:

No dividends are paid on these accounts.

Minimum balance requirements:

The minimum deposit required to open this account is \$25.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Transaction limitations:

Courtesy Pay is not available for this account. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

Account Conversion:

Upon turning age eighteen (18), this account will automatically convert to a Simply Free Checking account.

Fees and Charges:

Any fees and charges applicable to Your Account are disclosed separately in the Service Charge Schedule.

FRESH START CHECKING ACCOUNT

(Please note: This account has been discontinued)

Requirements:

Courtesy Pay is not available on this account. Fresh Start Checking account holders must remain in the account 12 consecutive months before becoming eligible to apply for account conversion. Account conversion is not allowed prior to 12 months of Fresh Start Checking history. After 12 months you will need to apply for one of our other checking accounts. There is a monthly fee for this account. Refer to the Service Charge Schedule for that fee.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

REGULAR CHECKING ACCOUNT

(Please note: This account has been discontinued)

Requirements:

You must maintain a minimum daily balance of \$500.00 in this Account to avoid a service fee. Refer to the Service Charge Schedule for that fee.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

MONEY MARKET SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union. These limitations do not apply to transfer for payment to Provident loans, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

PREMIER MONEY MARKET ACCOUNT

Requirements:

This account requires a minimum \$1,000 per month direct deposit to a checking account under the same membership. The deposit must begin no later than 90 days from the date the account is opened and continue for the life of this account. If the direct deposit does not begin or stops, the account is eligible to earn the Base Premier Money Market account rate. Eligibility is based on prior month's transactions. (Ex: to earn dividends for the month of December the account must qualify in November.)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors. This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$25,000.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$25,000.00 in your account each day to obtain the disclosed annual percentage yield. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union. These limitations do not apply to transfer for payment to Provident loans, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

ACCUMULATOR ACCOUNT

Requirements:

A minimum deposit of \$25 is required to open this Account. This minimum deposit will be applied upon the first deposit into your account. If you close or withdraw funds from your Accumulator Savings Plan prior to your transfer date you will incur a fee of \$25 for each withdrawal. There is a maximum opening deposit of \$3,000. This plan cannot be used for overdraft protection for checking, nor used as collateral on a loan.

Deposits can only be made by Direct Deposit, Payroll Deduction or automatic transfers. Withdrawals and transfers are not available through all channels.

Contact us for additional information on available channels. In this agreement the terms "Direct Deposit" and "Payroll Deduction": apply only to money deposited from your employer.

Rate information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors. The APY is variable and subject to change monthly on the 1st. The floor APY is guaranteed through December 31 of the current year on all new and existing Accumulator Savings Plans and is subject to change once a year on January 1st. Withdrawals will reduce earnings. Dividends are deferred until the last day of the month you have selected to have the balance of this account transferred to your Savings Account.

Compounding and Crediting - Dividends will not be compounded. Dividends will be credited to your account at maturity.

Dividend Period - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the maturity date. The dividend maturity month and day is selected by the member. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum balance required for this account is \$25. If your balance falls below the minimum balance requirement, the next deposit to your account will be applied to the minimum balance requirement. Withdrawals are not permitted if the withdrawal amount combined with the withdrawal fee exceeds your balance.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items to your account.

Transaction limitations: The maximum deposit we allow is \$3,000.00 per month. ATM and online access are not available.

TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (unless noted), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the

Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

VARIABLE ADD-ON TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (unless noted), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can withdraw dividends accrued in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

ADD-ON TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (unless noted), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$250.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$250.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**YOUTH ADD-ON TERM SHARE CERTIFICATE ACCOUNT
(You must be under the age of 18 to apply for this account)**

Rate Information - All certificate accounts, (excluding liquid certificates or unless stated), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$50.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 12 months or more:

The penalty we may impose will equal 180 days.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

DIVIDEND DEFERRED TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (unless noted), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will not be compounded.

Crediting frequency - Dividends will be credited to your account at maturity.

Dividend period - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

LIQUID TERM SHARE CERTIFICATE ACCOUNT

Rate Information - Dividend rates are fixed for the term of the certificate and are not subject to a tiered rate. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$5,000.00. If the minimum balance of \$5,000 is not maintained, the Liquid Term Share Certificate will be closed.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

Three (3) withdrawals of \$500.00 or more are allowed from the Liquid Term Share Certificate Account beginning seven calendar days after the account is opened. Penalty free withdrawals may be made in person at the branch or by phone every seven calendar days and no more than three per month; otherwise, the Liquid Term Share Certificate will be closed and the certificate early withdrawal penalty will apply.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (An Early Penalty will be imposed if you withdraw the Certificate below the minimum balance. Also, if you withdraw more than one time within a seven calendar day period the Certificate will be closed and the penalty will apply.) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

IRA SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

Individual Retirement Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Fees:

A transfer fee will be assessed each time we transfer out all or a portion of your funds. Refer to the Service Charge Schedule for those fees and the IRA Account Agreement for information on when this fee is waived.

IRA TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (excluding liquid certificates), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit on an eligible account, which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees:

A transfer fee will be assessed each time we transfer out all or a portion of your funds. Refer to the Service Charge Schedule for those fees and the IRA Account Agreement for information on when this fee is waived.

IRA ADD-ON TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (excluding liquid certificates), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit on an eligible account, which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$250.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$250.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-Ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees:

A transfer fee will be assessed each time we transfer out all or a portion of your funds. Refer to the Service Charge Schedule for those fees and the IRA Account Agreement for information on when this fee is waived.

ROTH IRA TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (excluding liquid certificates), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit on an eligible account, which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees:

A transfer fee will be assessed each time we transfer out all or a portion of your funds. Refer to the Service Charge Schedule for those fees and the IRA Account Agreement for information on when this fee is waived.

EDUCATIONAL IRA ADD-ON TERM SHARE CERTIFICATE

Rate Information - All certificate accounts, (excluding liquid certificates), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit on an eligible account, which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-Ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees:

A transfer fee will be assessed each time we transfer out all or a portion of your funds. Refer to the Service Charge Schedule for those fees and the IRA Account Agreement for information on when this fee is waived.

HEALTH SAVINGS ACCOUNT (HSA)

Requirements:

No minimum balance is required. Courtesy Pay is not available on this account. Refer to the Service Charge Schedule provided in conjunction with this disclosure for any applicable fees.

Health Savings Accounts have specific eligibility requirements. You, as the owner of the account are solely responsible for ensuring that you satisfy the Health Savings Account eligibility requirements set forth in Internal Revenue Code Section 223. If you establish an HSA and you are not otherwise eligible, you will be subject to adverse tax consequences. We recommend that you contact qualified tax or legal counsel before establishing an HSA.

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

This account is subject to a tiered variable rate. For the current dividend rate and corresponding annual percentage yield, refer to the Savings and Checking Rate Guide provided in conjunction with this disclosure.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

There is no minimum balance requirement. Your account will be automatically closed if your balance remains at zero for 180 days or more.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

HEALTH SAVINGS ACCOUNT ADD-ON TERM SHARE CERTIFICATE ACCOUNT

Rate Information - All certificate accounts, (unless noted), are subject to a tiered rate. The rate will be in effect while the balance of the account remains in an applicable balance tier for the term of the account. Once a tier range is met, the rate for that tier will apply to the entire balance in the account while the balance meets the minimum tier requirements. A deposit on an eligible account, which raises the balance to the next tier may result in increased earnings. A withdrawal which reduces the balance below the minimum tier requirements may result in reduced earnings. For the dividend rate and corresponding annual percentage yield, refer to the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$250.00.

Your account will be automatically closed if your balance remains at zero for 180 days or more.

You must maintain a minimum daily balance of \$250.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends on Certificates are based on a 365 day year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum amount you can add-on is \$1,000,000.00. Add-Ons over \$1,000,000.00 are at the discretion of Provident's management.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

These accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please consult your tax advisor for additional information. Maximum contribution limitations are applied to your entire Health Savings Account plan, not on an individual account basis.

Time requirements - Your account will mature after the term indicated in the Term Share Certificate/IRA Rate Guide provided in conjunction with this disclosure.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - See Service Charge Schedule for details.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, unless otherwise noted, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees:

Fees may apply. Refer to the Service Charge Schedule for details.

Health Savings Accounts (HSA). We permit some electronic fund transfers to and/or from your HSA. The electronic fund transfers we permit are offered for the convenience of managing your HSA. However, electronically moving funds to or from your HSA – for example, depositing more than the allowable amount, or getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing any account you may have with us, it is a good practice to make sure you are using the correct access device (such as a card) or accessing the appropriate account for the transaction. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

ARBITRATION AND WAIVER OF CLASS ACTION

You and the credit union agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the credit union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the credit union (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any credit union branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims court.

1. Selection of Arbitrator. The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

2. Effective Date. This Arbitration Agreement is effective as of May 21, 2020.

Arbitration Proceedings. The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including any kind of injunctive relief that could be awarded by a court. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The credit union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the credit union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either you or the credit union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

3. Class Action Waiver. ANY ARBITRATION OF A CLAIM SHALL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

4. Severability. In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, then the remaining provisions shall remain fully enforceable.

The following are changes and/or clarifications to the “Important Account Information For Our Members” that governs the terms of your accounts with Provident Credit Union. Please read this document carefully. The “General” sections of the “Understanding and Avoiding Overdraft and Non-Sufficient Funds (NSF) Fees” and “Overdraft Protection Policy” provisions are replaced with the following:

UNDERSTANDING AND AVOIDING COURTESY PAY OVERDRAFT AND NON-SUFFICIENT FUNDS (NSF) FEES —

General— The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of Courtesy Pay Overdraft and Non-Sufficient Funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to Courtesy Pay Overdraft and Non-Sufficient Funds (NSF) transactions.

An overdrawn account will typically result in you being charged a Courtesy Pay Overdraft Fee or a Non-Sufficient Funds (NSF) Fee. Generally, a Courtesy Pay Overdraft occurs when there is an insufficient available balance in your checking account to pay for a transaction, but we pay (or cover) the transaction anyway. A Non-Sufficient Funds (NSF) transaction is slightly different. In a Non-Sufficient Funds (NSF) transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Courtesy Pay Overdraft and we cover a transaction for which there is not enough available balance in your checking account to pay, we will consider that an Overdraft. We treat all other transactions for which there is not sufficient available balance in your checking account as a Non-Sufficient Funds (NSF) transaction.

Determining your available balance— We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “current” balance. This means a Courtesy Pay Overdraft or a Non-Sufficient Funds (NSF) transaction could occur regardless of your account’s current balance.

Your account’s current balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The current balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but are still pending). The balance on your member statement is the current balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the current balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the available balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.”

Courtesy Pay Overdraft— You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account’s available balance does not obligate us to do so later. So you can NOT rely on us to pay Courtesy Pay Overdraft transactions on your account regardless of how frequently or under what circumstances we have paid Courtesy Pay Overdraft transactions on your account in the past. We can change our practice of paying, or not paying, discretionary Courtesy Pay Overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying Overdrafts under certain circumstances, such as an Overdraft Transfer Protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for Courtesy Pay Overdraft or Non-Sufficient Funds (NSF) transactions each time they are presented for payment, whether we pay them or not. We will not charge Courtesy Pay Overdraft Fees for Courtesy Pay Overdrafts caused by ATM transfers or withdrawals or one-time debit card payments if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such Courtesy Pay Overdrafts and Courtesy Pay Overdraft Fees.

Non-Sufficient Funds (NSF) Fees— If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account’s available balance, and we decide not to pay the item or transaction, you agree that we can charge you a Non-Sufficient Funds (NSF) Fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you a Non-Sufficient Funds (NSF) Fee each time a payment is presented if your account’s available balance is not sufficient to cover the payment, regardless of the number of times the payment is presented. However, if an ACH payment is re-presented after being rejected and it is labeled by the merchant as a “Retry” then we will not charge a Courtesy Pay Overdraft or Non-Sufficient Funds (NSF) Fee other than the first time it is presented. We will rely on the merchant’s designation of a transaction to determine whether it is a “Retry” and your only recourse for improperly designated transactions is with the merchant you were attempting to pay.

A temporary debit authorization hold affects your account balance— On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will hold. For example, if you write a check or authorize a debit card transaction for \$25, but it has not yet cleared your account, your available balance will be \$25 less than what is reflected by your actual balance. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged a Non-Sufficient Funds (NSF) or Courtesy Pay Overdraft Fee each time it is presented for payment according to our Non-Sufficient Funds (NSF) or Courtesy Pay Overdraft Fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. The following transactions are not reflected in your available balance:

- Any checks you have written that have not yet been presented for payment.
- Any automatic bill payments you have scheduled that have not yet been presented for payment.
- Any debit card transactions where the authorization hold has been released but the transaction has not yet been presented to the Credit Union for payment.

Payment order of items— The order in which items are paid is important if there is an insufficient available balance in your account to pay all of them. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process ACH transactions first, in the order they are received on the day they are processed. We process share drafts second, in the order they are received on the day they are processed. We process ATM transactions third, in the order they are received on the day they are processed. We process one-time debit payments fourth, in the order they are received on the day they are processed.

If a check, ACH or debit transfer is presented without sufficient funds in the available balance of your account to pay it, then it can be rejected and you will be charged a Non-Sufficient Funds (NSF) Fee or, if your account is within the Courtesy Pay Overdraft limit and we pay it, then you will be charged a Courtesy Pay Overdraft Fee. We will not charge you a Courtesy Pay Overdraft Fee for paying an Overdraft of an ATM transfer or withdrawal or one-time debit card payment if you have not opted-in to that service. We will not charge a Courtesy Pay Overdraft Fee unless the available balance in your account is negative by more than \$5 after the transaction is paid and the amount of the individual transaction is more than \$10. The amounts of the Courtesy Pay Overdraft and Non-Sufficient Funds Fees are disclosed elsewhere, as are your rights to opt in to Courtesy Pay Overdraft services for ATM transfers or withdrawals and one-time debit card payments, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

OVERDRAFT TRANSFER PROTECTION POLICY

General

Opt in is required for participation in the Overdraft Transfer Protection service. If your checking account available balance drops below zero, your transactions will still go through without Non-Sufficient Funds (NSF) Fees, as long as you have another Provident account that the funds can be drawn from, such as a credit card, another checking account, a savings account, or a money market account. Provident will automatically withdraw funds from each available Overdraft Transfer Protection source as indicated by you. If there are insufficient funds in the Overdraft Transfer Protection source(s), the transaction may be declined. Please note that when the Overdraft Transfer Protection source is a Provident Visa credit card, Overdraft Transfer Protection is not available for ATM transfers or withdrawals, Bill Manager payments, automatic loan payments, or debit card payments. Refer to Service Charge Schedule for details. For more information please refer to providentcu.org.

COURTESY PAY OVERDRAFT POLICY

General

Courtesy Pay Overdraft is a discretionary overdraft service that may be available if you do not have or have exhausted all your sources of Overdraft Transfer Protection. If you qualify for Courtesy Pay Overdraft, then Provident may, but is not obligated to pay "Courtesy Pay Overdraft transactions" up to an assigned Courtesy Pay Overdraft limit.

A Courtesy Pay Overdraft occurs when you do not have enough money in the "available balance" in your checking account **at the time a transaction is presented to us for payment**. If we pay a Courtesy Pay Overdraft transaction, including a check, ACH payment, ATM transfer or withdrawal, debit card payment that we have previously authorized, or any other electronic payment, with Courtesy Pay Overdraft, then you will be assessed a Courtesy Pay Overdraft Fee as provided in our Service Charge Schedule. If we reject a check or an ACH payment transaction when it is presented to us, then you will be assessed a Non-Sufficient Funds (NSF) Fee as set forth on our Service Charge Schedule. You will be charged a Non-Sufficient Funds (NSF) Fee or a Courtesy Pay Overdraft for checks and ACH payments each time they are presented for payment, even if they were previously rejected and were previously charged a Non-Sufficient Funds (NSF) Fee. However, if a ACH payment is re-presented after being rejected and is labeled by the merchant as a "Retry" then we will not charge a Courtesy Pay Overdraft or Non-Sufficient Funds (NSF) Fee other than the first time it is presented. We will rely on the merchant's designation of a transaction to determine whether it is a "Retry" and your only recourse for improperly designated transaction is with the merchant you were attempting to pay. You will not be charged any fees if a debit card payment is declined at the time you give your card to a merchant and the merchant asks us to authorize but we do not authorize the payment.

If you qualify, Courtesy Pay Overdraft for check, ACH, and recurring debit card payments is available without any action on your part; it is a no-cost benefit that comes with your account. However, you must affirmatively opt in to Courtesy Pay Overdraft for ATM transfers or withdrawals and one-time debit card payments. Should you opt in, you may opt out of Courtesy Pay Overdraft for debit card payments and ATM transfers or withdrawals at any time.

Your checking account has two types of balances: the "Current Balance" and the "Available Balance". It is important to understand how the two balances are calculated and how they are used to know when you may be charged a Non-Sufficient Funds (NSF) or Courtesy Pay Overdraft Fee. Your Current Balance is the full amount of all deposits into your account less transactions that have "posted" to (or have been paid from) your account. Your Available Balance is the amount of money in your account that is available for you to use without incurring a Courtesy Pay Overdraft Fee. It is the Current Balance less holds placed on deposits and pending transactions that have been authorized but have not yet been presented to us for payment (such as pending debit card purchases that have been authorized at the merchant, but have not been sent to us for payment by the merchant). We use your Available Balance to determine whether to authorize payments and whether to assess Non-Sufficient Funds (NSF) or Courtesy Pay Overdraft Fee when transactions are posted to (paid from) your account. The following is an example of how this works:

Assume you have \$100 in your Current Balance and your Available Balance and you have opted in to Courtesy Pay Overdraft for ATM transfers or withdrawals and one-time debit card payments. Further assume you use your debit card to buy a shirt for \$70, in which case the merchant will typically ask us to authorize the payment. If we do, then we will reduce your Available Balance to \$30 because we are now required to pay the \$70 for the shirt when the transaction is presented to us (usually a few days later) through the merchant's card network. Before the merchant sends the shirt payment to us, a check you have written for \$50 is presented for payment. Because you have only \$30 in your Available Balance, we may reject the check (in which case you will be charged a Non-Sufficient Funds (NSF) Fee) or we may pay it with Courtesy Pay Overdraft (in which case you will be charged a Courtesy Pay Overdraft Fee). The \$50 check payment is a Courtesy Pay Overdraft because your Available Balance is insufficient at \$30 even though your Current Balance is still \$100. Later, when the shirt payment is presented to us through the merchant's card network, we are required to pay it, but your Available Balance is now \$20 due to the check we paid. Because this was a debit card payment that was authorized based on sufficient available balance, you will not be charged a Courtesy Pay Overdraft Fee on the shirt payment even though there is not enough Available Balance at the time the payment is posted to your account. A fee will be charged if the amount posted exceeds the available balance at the time the transaction was authorized.

To help you manage your account and avoid Courtesy Pay Overdraft and Non-Sufficient Funds (NSF) Fees, you can see your Available Balance at ATMs, on line or on your mobile banking application. We also provide you with a summary of Courtesy Pay Overdraft and Non-Sufficient Funds (NSF) Fees on your Member statements for the current period and year-to-date.

Transaction Limitations

An insufficient balance can result from several events, such as (1) the payment of checks, electronic fund transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit union service charges; or (5) the deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. In the normal course of business, we generally pay electronic transactions first and then checks per the credit union's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple Overdrafts during a single banking day for which you will be charged a Non-Sufficient Funds (NSF) or Courtesy Pay Overdraft Fee for each item returned or paid. For the Courtesy Pay Overdraft Fee, refer to our Service Charge Schedule. We have no obligation to notify you before we pay or return any item. Normally, we will not approve a Courtesy Pay Overdraft for you in excess of the predetermined Courtesy Pay Overdraft limit assigned to your account. So as not to exceed your limit, please note that the amount of the Courtesy Pay Overdraft plus the credit union's Courtesy Pay Overdraft Fee will be deducted from the Courtesy Pay Overdraft limit. We may refuse to pay a Courtesy Pay Overdraft for you at any time even though we may have previously paid Courtesy Pay Overdrafts for you. The amount of any Courtesy Pay Overdraft plus our Courtesy Pay Overdraft Fee that you owe us shall be due and must be paid in 30 days. If there is an Overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the Courtesy Pay Overdraft, shall be jointly and severally liable for such Courtesy Pay Overdraft plus our Courtesy Pay Overdraft Fee.

Requirements

If you maintain your account in good standing, we may approve your Courtesy Pay Overdrafts within your current available Courtesy Pay Overdraft limit as a non-contractual courtesy. Your account is in good standing if you (1) demonstrate responsible account management—such as making regular deposits to bring your account to a positive end-of-day balance at least once every 30 days (including the payment of all credit union fees and charges); (2) avoid excessive Courtesy Pay Overdrafts suggesting the use of Courtesy Pay Overdraft as a continuing line of credit, and (3) there are no legal orders, levies or liens against you.

In addition, the document "Important Account Information For Our Members" is now called "Member Agreement". "Overdrafts" are now called "Courtesy Pay Overdrafts" in the Overdraft Protection Policy section, "point of sale" is now "purchase" throughout the document and "Overdrafts" is now called "Overdraft Transfer Protection" in the Overdraft Protection Policy section.

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

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Provident Credit Union was established in 1950 and today serves more than 129,000 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.

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