

CTA Chapter Accounts Overview and Account Controls

Run and grow your chapter
account with our support.

Provident Credit Union
Rooted in Education

providentcu.org/cta



Message from the President

Welcome. We look forward to serving you and offering you the same high level of service that we have been providing for over 70 years. Provident is one of the largest and strongest credit unions in the country and soon you'll start enjoying the many perks and benefits that come with our size and strength. We have a comprehensive range of products, all at great rates with little to no fees. Plus, we know you're busy and need access to your accounts while on the go, that's why we offer ATM and shared branch access at over 30,000 locations. We also encourage you to follow us on Instagram, Facebook, LinkedIn and Yelp. We would love to hear from you.



Jim Ernest President
and CEO Provident
Credit Union

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Jim Ernest', with a long, sweeping underline.

Jim Ernest President
and CEO Provident
Credit Union

Giving Back to the Community

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

- ✓ All-Star Teachers Award
- ✓ San Jose State University
- ✓ University of San Francisco
- ✓ San Francisco Giants Community Fund
- ✓ Habitat for Humanity
- ✓ Numerous Non-Profit Organizations and Community Festivals

Proudly serving the California Teachers Association Since 1950

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A full suite of services for Provident's business members

Provident Credit Union is committed to supporting non-profit organizations in reaching their mission by providing financial services that support the unique needs of charitable institutions. Serving the banking needs of nonprofits is just one-way Provident Credit Union supports the efforts of these organizations to build stronger communities.

Business owners often require special services not offered to regular members. Provident's business accounts are distinguished from consumer accounts by supporting the higher transaction volumes that businesses have. Provident provides a suite of services to our business members.

Business Savings Account

Our Business Savings Account is the first step in establishing your CTA chapter account with Provident Credit Union. When you join, we ask that you deposit \$5 into a savings account. This represents your "share" of stock in the organization. The share price never changes. You earn dividends on all your savings accounts and certificates. Once your Business Savings account is opened, you can open a Business Checking account.

Features:

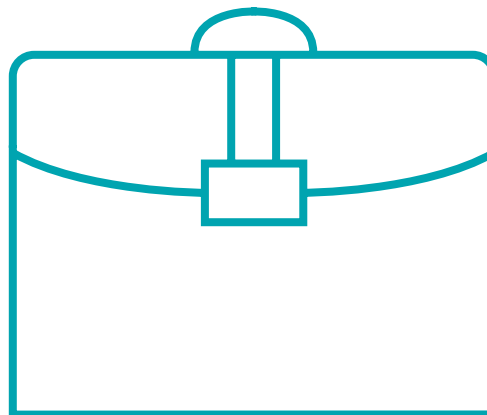
- ✓ Basic savings account for Provident business members.
- ✓ Earns a competitive dividend depending on your account balance.

Requirements:

- ✓ CTA chapter must provide all required documentation on the Business Account Checklist upon application.

Minimum Balance:

- ✓ \$5 to open. No Minimum balance.



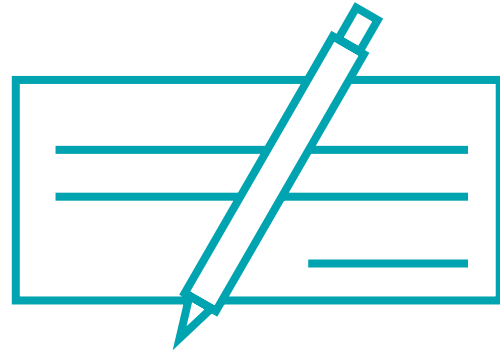
Business Solutions

Dividend Business Checking

Once your Business Savings account has been established, your chapter is now eligible to apply for a Dividend Business Checking account. With this account, your chapter can now earn dividends from your checking account without the hassles of a monthly fee, minimum balance requirement, or monthly cash and transaction limits.

Features:

- ✓ No monthly or annual fees
- ✓ Currently paying up to 0.20% APY¹ depending on your account balance²
- ✓ No restrictions or transaction limits
- ✓ No check or deposit fees
- ✓ Free Overdraft Transfer Protection³



Financial Institution	Account	Monthly Cash Limits	Monthly Transaction Limits (combined deposits and withdrawals)	Monthly Fee	Min. Balance Requirement to Avoid Service Fee	APY ¹
Provident Credit Union	Dividend Business Checking	Unlimited	Unlimited	\$0	N/A	Up to 0.20%
Citibank	Citibusiness Interest Checking	\$5,000	25	\$18	\$10k min. average monthly balance	Up to 0.01%
Bank of the West	EASY Business Interest Checking	\$2,500 (\$0.20 per \$100 coins)	100	\$20	\$10k min. daily balance or \$25k min. average monthly balance	Up to 0.01%
Bank of America	Business Interest Checking	\$7,500	150	\$17	\$5k min. daily balance or \$10k min. average monthly balance	Up to 0.02% (\$10k min. monthly balance)
Wells Fargo	Platinum Business Checking	\$20,000	500	\$40	\$25k min. daily balance or \$40k min. average monthly balance	Up to 0.06% (Requires Platinum Savings account)

Competitor rates, fees and information retrieved 11/1/2023

1) APY = Annual Percentage Yield. Rates are valid as of October 17, 2023 and are subject to change.

2) No dividends are paid on balances below the balance minimum specified for the lowest balance tier. See rate sheet. See service charge schedule for a complete list of fees.

3) Traditional overdraft only. In the event of an overdraft, if you have selected certain accounts to be used for overdraft and the funds are available, they are automatically transferred from your other accounts. Restrictions apply. (Click for details). Courtesy Pay Overdraft is not available for this account.

Business Solutions

Business Share Secured Visa®

Unlocking Opportunities for CTA

We understand the challenges that our CTA members face when it comes to accessing credit. That's why we've developed the Business Share Secured Credit Card, which allows you to utilize secured funds from your Provident savings account, eliminating the need for credit history. With our card, you can unlock the purchasing power and flexibility your organization deserves, right from the start.

Provident Credit Union Visa® Credit Card Benefits:

- ✓ Mobile and online services including card activation, card controls, travel notice, reporting lost, stolen or damaged cards, balance transfers, dispute transactions and much more
- ✓ Use with your Digital wallet including: Apple Pay™, Google Pay™, Samsung Pay, Garmin® Pay, and Visa Checkout®
- ✓ Transaction alerts via email or SMS text message⁴
- ✓ Automated Fraud alerts
- ✓ Merchant discount program: Visa Discounts
- ✓ Zero Liability Fraud Protection Guarantee
- ✓ 24/7 call support at (800) 790-7728



Features:

- ✓ Credit limits up to \$50,000
- ✓ Verified funds pledged/held on deposit in a Provident business savings account for 120% of credit limit to replace individual or corporate guarantors for the account⁵
- ✓ No cost for authorized user cards
- ✓ Competitive low rates
- ✓ Qualify with no credit history
- ✓ Visa SavingsEdge® exclusive discounts and offers
- ✓ Enjoy all the benefits common to every Provident Credit Union Visa®
- ✓ Complimentary access to ID Navigator powered by NortonLifeLock™
- ✓ No international transaction fees

⁴) Alerts received via SMS text message may result in a charge from your mobile service provider.

⁵) Credit union deposit(s) must be pledged to secure the Visa®, with a minimum pledge of \$600 and at least 120% of the credit line applied for.

Term Share Certificates

With our Term Share Certificates you can earn higher dividends on larger account balances with our tiered rates. Dividends you earn each month can be added to the certificate balance or transferred to a different account without penalties.

Features:

- ✓ Tiered Rates (on most products)
- ✓ Guaranteed rates of return
- ✓ High competitive yields
- ✓ Multiple term options
- ✓ Bump-up and Add-on options available
- ✓ Low minimum balance requirements
- ✓ Federally insured by NCUA

Fixed-Rate Certificates

Some of the highest fixed rates you'll find on federally insured accounts. Our term share certificates⁹ pay substantially higher dividends than banks.

Features:

- ✓ Flexible terms from 6 - 60 months
- ✓ Federally insured by NCUA
- ✓ Guaranteed rate for the term of the certificate
- ✓ Tiered rates for higher balances⁶

Requirements:

- ✓ Must open a Membership Savings Account prior to opening
- ✓ \$1,000 minimum balance
- ✓ Age 18 and up or have a joint owner

6) No dividends are paid on balances below the balance minimum.

Term Share Certificates

Liquid Certificates

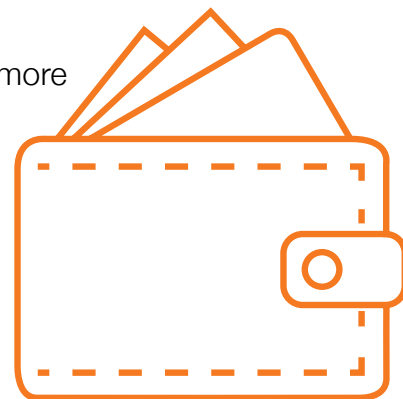
You can get the rate of a certificate and still deposit and withdraw funds from it when you need to.

The Liquid Certificate⁷ offers:

- ✓ Unlimited deposits: you can use automated deposits to grow it even more
- ✓ Frequent withdrawals: once every seven days⁸
- ✓ Competitive rates
- ✓ Federally insured by NCUA

Requirements:

- ✓ Must open a Membership Savings Account prior to opening
- ✓ \$5,000 minimum balance
- ✓ Age 18 and up or have a joint owner



⁷) Penalty for early withdrawal may be assessed and may reduce earnings for all term share certificates.

⁸) Minimum withdrawal: \$500. Minimum balance: \$5,000. Withdrawals must be made in person at a Provident Credit Union branch or by calling Provident at (800) 632-4600. Withdrawals allowed without penalty every 7 calendar days. Maximum of 3 withdrawals per month. No dividends are paid on balances below the balance minimum.

Online and Mobile Banking

Keeping Your Accounts Secure

Account Security

Provident Credit Union is committed to the safety of our members' information and accounts. With over 60 years in business, Provident has earned a reputation for absolute safety and soundness.

1. Desktop Online Banking Security

Provident Credit Union knows that security is important to you when it comes to online transactions, and we take every safeguard to protect your accounts. Provident's online banking supports the latest 128 bit encryption to ensure a secure environment for your account access. Unauthorized access is prevented by limiting the number of incorrect sign on attempts, by automatically ending a session after a prolonged period of inactivity, and more. The safety of your money and information is of primary concern to Provident.

With "Multi-Factor Authentication" we do not rely on a User ID and password alone, but also have complex heuristics that determine if there is anything out of the ordinary about your sign on. If there is, we ask you follow-up questions that only you should be able to answer.

Provident's online banking lets you set a complex User ID and password using numbers, upper and lowercase letters, special characters, and even punctuation. This greatly decreases the chances that anyone else will ever guess your password. Members are encouraged to use long passwords or passphrases, as longer passwords are much more secure and harder to crack.

With our Zero Liability Fraud Protection Guarantee, you can rest assured that in the event your account is compromised, you will not be held accountable for any fraudulent electronic transactions made on your account.

2. Zero Liability Fraud Protection

Provident accounts come with our special Zero Liability Fraud Protection Guarantee that reimburses you 100% for any unauthorized electronic transactions made on your account at retailers and ATMs or by online banking, telephone banking or mobile banking⁹. You are automatically covered when you report the incident within 2 days of your Visa debit or credit card being lost or stolen, or 60 days for non-debit card transactions, and meet all of your responsibilities.

9) Guarantee applies to purchases and electronic transactions made using a Provident Visa Debit or Credit card. Guarantee does not apply to corporate checks or drafts, personal checks or drafts, wires, or teller withdrawals. Zelle or PayPal transactions are not covered by the zero-liability guarantee.

Online and Mobile Banking

Online Banking

- Ending your online banking sessions by clicking the sign off button and closing your browser.
- Using a firewall and up to date antivirus and antispyware software.
- Selecting and maintaining control of your password, keeping it confidential and never sharing it with anyone. Provident is not responsible for unauthorized online banking account access or losses due to you disclosing your password either voluntary or involuntary by improper or careless handling or storing of your information.
- Contacting us immediately if you suspect your account(s) or password has been compromised and/or if there is unusual or suspicious account activity that you didn't authorize. You can report an incident by calling (800) 632-4600 Monday through Saturday during regular business hours or e-mailing us through your secure e-mail within online banking at any time.
- Not clicking on links in e-mails or text messages of possibly falsified origins and then entering passwords, credit card numbers, personal identity information (date of birth, social security number, member number, etc.), or other sensitive information. Provident Credit Union will never ask you for your account password or PIN.
- Reviewing and verifying your account statements and reporting any errors or omissions within the time period as outlined in Provident's Billing Error Rights and Electronic Funds Error-Resolution Notice¹⁰.

¹⁰ ERROR RESOLUTION

In case of errors or questions about your statement, telephone us at 1-800-632-4600 or write us at P.O. Box 8007, Redwood City, CA 94063-0903 as soon as you can, if you think your statement or activity is wrong. Review your statements as soon as they arrive. You must promptly report any unauthorized activities or errors on your accounts. Failure to notify us in a timely manner may result in losses that Provident Credit Union will not cover. You must notify us within 30 days (in the case of unauthorized signatures, alterations, or forgeries) or 60 days (in the case of other errors) from when the statement is first sent or made available to you to examine the statement and report any errors to us. If you fail to examine your statement and report any errors within such 60 days, you cannot make a claim against us for any items in that statement and as between you and us the loss will be entirely yours.

Online and Mobile Banking

3. Mobile Banking Security

Criminals may publish mobile banking smart phone software (“apps”) designed to mimic the Provident app, in order to steal your online banking sign-on credentials. To help protect your accounts and information, only download Provident Credit Union’s mobile banking app using links from this site. The real Provident iPhone app is located on the App Store and the real Provident Android app is located on Google Play. Provident does not endorse or support any other apps that require you to enter your online banking User ID and password.

Security for the mobile app is similar to the full-size online banking site. Your User ID and password are the same. Multi-factor authentication will ask you a security question if there is something unfamiliar about the way you are signing in. All communication is encrypted by industry-standard 128-bit SSL encryption. This prevents cell phone “scanning” or other attempts to eavesdrop on a transmission.

Please note that some mobile phone companies decrypt and re-encrypt the transmission to and from their phone system and the Internet. Provident cannot take responsibility for the security or privacy of your information during that step. Of particular concern are the Opera Mini browser (designed for use on small-screen phones) and the Silk browser on the Amazon Fire.

For your own security, make sure to sign off every time that you are finished with your mobile banking session. Provident also recommends that members set a hard-to-guess password or PIN on the phone itself. Mobile sessions do time out automatically. The last page you accessed may remain visible on some phones until you sign off or navigate to another page after the timeout. These measures will help prevent casual viewing by anyone who picks up your phone.

4. Secure Messages

Provident has long offered its members a “Message Center” feature in online banking, where you can exchange mail messages with us securely. Any mail you send or receive through the Message Center is encrypted (no one but the sender and recipient can read it). And because you’ve signed on using your own User ID and password, we know we’re really talking to you, and not to an impostor. Sign on to online banking to use this feature. Use the “Contacts” link at the bottom of the page. This is the best way to contact Provident about your account. It enables secure, two-way communications, along with a message history thread when multiple e-mails are required.

Online and Mobile Banking

5. Stolen Portable Devices

Because mobile phones and tablets are easy to lose or steal, please consider the following:

- Enabling automatic screen-locking helps prevent unauthorized access when the device is not in use. The locked screen requires entering the correct password to unlock it. This is not foolproof, as the device can be cracked to access the contents without the password.
- Setting up a remote wipe program to send a command to your device that will delete all stored data. This must be done quickly as a dead battery, disabled or limited reception will prevent the wipe from taking place.
- Store device records including device make, model, and serial number in a safe place in case you need to report it lost or stolen
- You can disable access to mobile Web banking and Provident's mobile apps from within Provident's online banking. It's a good idea to change your online banking password and User ID to thwart any attempts to access your account by other means.
- You can reach our Contact Center or your nearest community branch and they can disable your access to mobile banking

CTA Chapter Accounts

Frequently Asked Questions

Business Accounts

Q: How can a non-profit business checking account be opened?

A: Non-profit business accounts can be opened at any Provident branch or by scheduling a virtual appointment with the CTA Liaison at providentcu.org/cta. A business application and checklist form can be filled out prior to visiting a Provident branch or prior to your virtual appointment.

Provident has 21 branch locations in Northern California plus over 5,000 credit union branches nationwide that participate in the CO-OP Shared Branch network. Once your account is opened, you can go to any of the CO-OP shared branches to transact business.

Q: Are there transaction limits for non-profit business checking accounts?

A: No, there are no transaction limits for the Dividend Business Checking. Our Dividend Business Checking account has no limitations on check or cash deposits.

Q: How do I set up Overdraft Transfer Protection for Provident's business accounts?

A: Overdraft Transfer Protection is available for Provident business checking and savings accounts. A Sole Proprietorship can also link Overdraft Transfer Protection to their eligible personal accounts at Provident. You can set up Overdraft Transfer Protection via online or mobile banking by selecting "Overdrafts" > then "Overdraft Transfer Protection" from the "Settings" menu. If you do not use online banking, you can visit any local Provident branch or call (800) 632-4600 Mon-Fri 7am-7pm and Sat 9am-5pm.

Q: What is the minimum opening deposit for Provident's Dividend Business Checking or Business Savings Account?

A: The Dividend Business Checking account can be opened with a minimum opening deposit of \$100. A business membership savings is required prior to opening a Dividend Business Checking and requires a minimum opening deposit of \$5.

Q: I have a business account. Why can't I access my business tax documents online?

A: We issue tax documents to the primary account owner - in this case, the business. For security reasons, tax documents are available for online viewing only by the owner of the Taxpayer Identification Number (TIN) associated with the IRS reporting. However, if you were given sign on credentials (User ID and password) by the primary account holder and have access to the account on online banking, you will be able to view all tax documents on the Statements & Notices page.

Frequently Asked Questions

Q: Can I review and make transactions with my business account online

A: Provident Credit Union provides free access to both your business and personal accounts, so you can manage your business banking at anytime, anywhere you have internet access. With access to online and mobile banking, you can review and transfer funds between your Provident accounts, set-up alerts, view electronic statements and much more.

Q: Is a Social Security Number necessary to open a business account?

A: Every signer on a business account must provide a Social Security Number before opening a Provident business account. The business must also provide their Employer Identification Number (EIN), unless the business is a Sole Proprietorship operating under a Social Security Number.

Q: Do I need a Provident account to get a business credit card?

A: Yes, we only accept applications for business credit cards from existing Provident Credit Union members. If you do not have an existing business membership with Provident, Non-profit business accounts can be opened at any Provident branch or by scheduling a virtual appointment with the CTA Liaison at providentcu.org/cta. A business application and checklist form can be filled out prior to visiting a Provident branch or prior to your virtual appointment.

Q: How do I close a Provident Business account? Can I do it online?

A: Contact us at (800) 632-4600 or visit your local Provident community branch. At this time, accounts cannot be closed online.

Q: Can I use Provident's online and mobile banking balance transfer service with my business credit card account?

A: Yes. All Provident primary personal and business cardholders are eligible to request balance transfers via online and mobile banking. Cardholders must first be enrolled in online banking to use this service.

Q: Will I receive multiple statements for my Business Share Secured credit card if I have more than one sub-account?

A: No. Only the control account (main account) will receive a monthly statement. Monthly statements will show itemized transactions. If the business has more than one sub-account, then the statement will separate transactions by each accountholder.

Frequently Asked Questions

Secondary Users

Q: What is Provident's User Controls service?

A: Provident's User Controls allow business members the option to add and remove secondary users to view and access their account(s) through online and mobile banking. You must be a business account enrolled in online banking.

Q: What accounts can a business owner/signer share with secondary users?

A: Business account owners can share any of their accounts that show within online banking including:

- ✓ Deposits (Savings, Checking, Certificates, etc.)
- ✓ Loans
- ✓ Credit Cards

If you have set up "Cross Accounts" on your profile, these accounts will show within the User Controls table and you can select which accounts secondary users can view within online and mobile banking.

Q: What information will I need before adding a secondary user to my business account?

A: You will need the following information when adding a new secondary user:

- | | |
|-------------------------------|--------------------------------|
| ✓ Title (if applicable) | ✓ Email Address |
| ✓ First Name | ✓ Phone Number (home & mobile) |
| ✓ Middle Name (if applicable) | ✓ Street Address |
| ✓ Last Name | ✓ City |
| ✓ Date of Birth | ✓ State |
| ✓ Social Security Number | ✓ Zip Code |

1. Once signed in to online or mobile banking select "**Name/Initials**" in the top ribbon and then select "**Secure Forms**" from the Messages and Forms menu.
2. Select the "**Add Additional User**" form, complete the required information and click send.
3. Provident will add the new user to your account (or contact you if there is a problem) within 1 business day.
4. You can then update their User ID, create a temporary password for them, and set your new user's access, based on the account(s) and services within online and mobile banking you want them to be able to access.

Frequently Asked Questions

Q: What accounts can a business owner/signer share with secondary users?

A: User Controls allows business account owners/signers to grant online and mobile banking access to trusted individuals. You can now grant customized access to an individual such as a bookkeeper, accountant or anyone you trust.

Secondary User Access	Available
Text Banking	<ul style="list-style-type: none"> Secondary users will have access to enable text banking to request and receive account information via text. Secondary users will have the ability to add their phone and set up account nicknames to use while texting commands for accounts.
Accounts	<p>A secondary user will have the same viewable access as the accountholder(s). Unchecking the "View" checkbox on individual accounts will remove this access for those accounts.</p> <ul style="list-style-type: none"> Secondary users will have access to account numbers, account history, balance information, payoff amounts, credit limits, etc. Secondary users will have access to e-Deposits. Secondary users will have access to text banking, which shows information about shared accounts. Secondary users will be able to submit stop payments. Secondary users will not be able to order checks.
Deposits & Loan Alerts	<ul style="list-style-type: none"> Secondary users will have access to set their own deposit and loan alerts separate from the primary and joint account user's alerts. Secondary users set up their own e-mail address or mobile phone number to receive alerts. Secondary users do not have access to Visa Alerts.
Mobile Banking	<ul style="list-style-type: none"> Secondary users will have access to mobile banking. User controls are also available within the mobile banking app.
Profile Settings	<ul style="list-style-type: none"> Secondary users will have access to update their User ID, password, contact info, etc. Secondary users have access to deposit alerts and text banking.
Overdrafts	<ul style="list-style-type: none"> Secondary users will have access to manage overdraft sources (for accounts they can view).
Password Reset & User ID Reminder	<ul style="list-style-type: none"> Secondary users can use the "Forgot Password" link to reset their password. Secondary users can use the "Forgot User ID" to receive an email with their User ID.

Frequently Asked Questions

Q: Is there a max number of secondary users I can add to my business account?

A: No. You may add as many secondary users as you like

Q: One of my secondary users has locked themselves out of online banking. How do I reset their password?

A: Secondary users have the ability to reset their own password using the “Forgot Password” link. If they are unable to reset their password you can reset a secondary user’s password from within online banking. Once signed in:

1. Select your Name or Initials in the top ribbon and then “Users” from the menu.
2. Click the ??? icon next to the secondary user that you want to reset
3. Under the User ID field check the ‘Reset Password’ checkbox and input a temporary password, confirm your temporary password and click ‘Save’

Your secondary user can now log in using the temporary password you created. Secondary users will be prompted to create a new password after successfully logging in with their temporary password.

Frequently Asked Questions

Credit and Debit Card User Controls

Q: What is Provident's Visa Card Control Service?

A: Provident's Visa® Card Controls service allows credit card holders to block transactions based on set specifications selected by the cardholder within online banking. Provident's Visa® Card Controls are fully customizable and give cardholders peace of mind in the event that their card is lost, stolen or misplaced.

Your card is available to be used freely, aside from any restrictions you have chosen. To disable the card completely, switch it "off", or just set or change restrictions on it. All transactions that are pre-authorized will not be blocked (e.g. transactions at a gas station pump). Changes are not saved until you click on the "Save Changes" button.

Q: What kind of alerts can I set-up for my Provident credit card?

A: Provident's Visa Credit Card alerts allow you to set up email or SMS text message alerts to track transaction activity. Credit Card Alerts for your cards are fully customizable and allow you to stay informed on your transaction activity. When an alert is triggered, you will be sent an email or text message in real-time advising you of the available transaction information.

Using alerts keeps you informed on various types of transaction activity while helping reduce and/or prevent fraud. Alerts can be set-up for all Provident credit cards to notify you of:

- **Large Transactions** - Notified on transactions over certain dollar amount set by you
- **Spend Limit** - Notified when over set monthly spending limit
- **International Transactions** - Notified on transactions that occur outside of the U.S.
- **Transaction/ Merchant Type** - Notified on specific transaction or merchant types.
- **And much more!**

To access Provident's Visa Credit Card alerts feature sign onto online banking or our mobile app:

1. From the Setting menu select Alerts > Credit Card Alerts
2. Select the credit card that you would like to set up Alerts for from the drop-down menu.
3. Select your preferred Visa Alerts:
 - Transaction Alerts
 - Merchant Alerts
 - Amount Alerts
4. Select your desired delivery channel for your Visa alerts. (Send as Email or Text Message)

Please note, if you selected the text message delivery method and your mobile phone number is not displayed, you will be required to enroll into Provident's text banking service. To enroll in text banking please follow the prompts on the screen after selecting 'Add/Remove Phone'.

Frequently Asked Questions

Q: How to Access Provident's Visa® Card Controls

- A:**
1. Credit card holders must first be enrolled in online banking to access this service. For more information on how to enroll in Online Banking, please click [here](#).
 2. Once signed-on to online banking, select "Card Controls" > "Credit Card Controls" from the "Settings" menu.
 3. Select the credit card that you would like to enroll in Credit Card Controls from the drop-down menu.
 4. Next, you can select your custom Credit Card Control preferences.

Credit Card Lock

1. To lock your credit card, turn the "Card Enabled" toggle switch off.
2. Before switching your card to "OFF," you will need to add a Visa® Control Notification Delivery method.
3. Once you select your desired delivery channel, select the "Save Changes" button to complete your request.

NOTE: Once your credit card is disabled, your credit card is now locked, and new transactions will be declined. However, recurring transactions will not be blocked.

Credit Card Restrictions

Block transactions based on merchant or transaction types:

- Transaction Types
- In-store or online
- ATM withdrawals, transfers and advances
- Mail and over-the-phone purchases
- Recurring transactions
- Merchant Types
- Restaurant
- Department Store
- Entertainment
- Gas Station
- Grocery
- Household
- Personal Care
- Travel

1. Select the credit card restriction options that you would like to activate.
2. Selecting "Transactions Above" will allow you to block transactions based on the limit set.
3. Selecting "International Transactions" will block transactions that occur outside of the U.S.
4. Selecting the "Monthly Limit" restriction places monthly ATM withdrawal and purchase limits on your account that can help manage your budget.
5. Once you are done setting your custom restrictions, you will need to add a Visa® Control Notification. Delivery method and select the "Save Changes" button to complete your request.

Spend Limits

Deny a purchase if the amount exceeds the limit of the specified type:

- Per Transaction: Deny transactions exceeding the transaction spend limit.
- Per Month: Deny transactions exceeding the monthly spend limit.
Excludes recurring/ autopay transactions.

Frequently Asked Questions

Q: If I lock my credit or debit card using card controls, does the service block all transactions?

A: As soon as you lock your credit card, all new purchases and/or cash advances will be restricted. Recurring/automatic billers will not be blocked. Only transactions requiring a new authorization will be blocked. Payments, credits, returns, dispute adjustments, fees, and rewards will continue to be processed. Please note that you are still responsible for making payments even when your card is locked.

Q: If I lock my credit or debit card using card controls, can my co-borrowers and authorized signers still use the card?

A: If everyone on your account shares the same credit card number, a lock placed will apply to all cards on the account. However, if everyone on your account has a different credit card number, the lock feature will only apply to the selected credit card.

Q: What happens if I am enrolled in Visa Credit Card alerts, and I lose my mobile phone?

A: If you lose your mobile phone and want to change your visa alert delivery method, you will need to sign into online banking or our mobile app.

1. Select Alerts from the main navigation menu.
2. Under the Visa Alert Delivery section select the change button
3. Add or Remove a new phone or select to have your alerts sent to an email address and click save.

Notification method will apply to all credit cards on both alerts and controls. If there's a joint cardholder on this account, changes you make will overwrite the settings for all joint cardholders. Other owners will still receive alerts to their own notification address.

Q: Why did I not receive a Visa Credit Card alert when I expected one?

A: Visa Credit Card Alerts are not sent if the:

- Dollar amount of your transaction is lower than the amount you specified for your alerts.
- Merchant processes transactions through the bank's system instead of Visa's.
- Merchant has not yet submitted the transaction information to Visa.

A text alert may not be received by your mobile phone for any number of reasons:

- Your mobile carrier drops the message.
- Your mobile phone remains out of the coverage area at the time Visa pushes out the alert for a period of time thereafter.
- Your mobile carrier blocks the SMS messages, or your phone plan does not include SMS messages.

Frequently Asked Questions

Q: Can I enroll my debit card for Visa Credit Card Alerts?

A: No, the Visa Credit Card transaction alerts are specifically for credit cards only. However, online banking allows you to set alerts for:

- Deposit Alert
- Check Cleared Alert
- Daily Balance
- Loan Alert
- Maturity Alert
- Transaction Alert

To set alerts, go to the “Deposit Alerts” section from the “Alerts” page once you are signed on to online banking or our mobile app.

Visa Debit Cards¹¹

- Exercise reasonable care against loss or theft of your card and personal identification number (PIN). Tell us within 2 days of your Visa debit card or code being lost or stolen and you will not be liable for any unauthorized transaction losses. If you do not notify us within 2 days and we could have prevented any unauthorized transactions, had you told us in time, you could be liable for up to \$500.
- Your account is open, in good standing and not overdrawn.
- Reviewing and verifying your account statements, and reporting any errors or omissions within the time period as outlined in Provident’s Error-Resolution Notice.
- Contacting us immediately if you suspect your account(s) or PIN has been compromised and/ or if there is unusual or suspicious account activity that you didn’t authorize. You can report an incident by calling (800) 632-4600 option “0” Monday through Saturday during regular business hours or e-mailing us through your secure e-mail within online banking at any time. You may also report your card lost or stolen any time, 24/7, by calling (888) 918-7773 for debit cards, or (866) 820-4879 for credit cards.

¹¹) VISA DEBIT CARDS

Tell us within 2 days of your Visa debit card or code being lost or stolen and you will not be liable for any unauthorized transaction losses. If you do not notify us within 2 days and we could have prevented any unauthorized transactions had you told us in time, you could be liable for up to \$500.

Frequently Asked Questions

Q: Why did I receive a Visa credit card alert hours or days after the transaction occurred?

A: Occasionally an alert is delayed if a merchant does not immediately submit your transaction information to Visa for processing. The merchant may be waiting until your order ships to do so or may not have immediate access to a power source for transmitting data.

Q: Will I need to re-enroll in Visa Credit Card Alerts if I report my credit card as lost or stolen?

A: You will not be required to re-enroll in credit card alerts if your card is reported as lost or stolen. However, if you upgrade your account or switch to a different card program, you will need to set-up your alerts again.

Co-Op and Shared Branch Network

CO-OP Shared Branch is a network of credit unions across the country. They've joined together to create shared branches usable by all of their members. By sharing resources, credit unions can offer members access to their accounts at other credit unions. CO-OP Shared Branch is a network of credit unions across the country. They've joined together to create shared branches usable by all of their business members to make deposits.

Provident Credit Union members can enter any shared branch and conduct a range of transactions, such as:

- Make deposits and withdrawals
- Make loan payments
- Transfer funds between accounts
- Purchase Money Orders, Travelers Checks (if offered), and Official Checks
- Check balances

To use this service, when you enter a shared branch you only need to bring:

- Your home credit union's name (Provident Credit Union)
- Your full member number and account number(s)
- Photo identification

Being an owner makes your life easier.

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

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

Provident Credit Union was established in 1950 and today serves more than 130,000 members online and at branches throughout the San Francisco Bay Area and beyond. All deposits are backed by the U.S. government and federally insured by the National Credit Union Administration (NCUA) up to \$250,000.

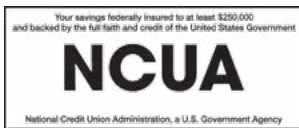
You'll Enjoy:

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

We're Ready To Help:

Telephone Banking: (800) 626-0224
Support and Loans: (800) 632-4600
Fax: (650) 508-0619
Find a Branch and ATM: providentcu.org/locations

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