

PROVIDENT CREDIT UNION MEMBERSHIP HAS ITS ADVANTAGES



CITY OF
PALO ALTO



providentcu.org

JOIN US AND PROSPER

Membership Has Its Advantages

Provident is a not-for-profit financial institution. We've been helping our members and their families realize their financial goals for more than half a century.

Being a full-service credit union, few institutions can match Provident's reputation for outstanding products and services. You can count on us.

Low Auto Loan Rates

- Includes .125% relationship pricing discount
- Up to 100% financing of purchase price including tax, license and warranty¹
- First payment deferred up to 90 days²
- Flexible terms available
- Same rates for new and used vehicles



Super Reward Checking Pays You

1.26%^{0% APY*}

- No debit card fee and no monthly fee
- ATM fee rebates¹
- No minimum balance
- Zero liability fraud protection guarantee²
- e-Deposit³—Deposit checks remotely



Open a New Checking Account and Earn \$300!

To earn the \$300 New Account Bonus, simply do these three things for two months, starting the month following your account opening:*

- 1) Make purchases of \$300 or more using a Provident debit and/or credit card**
- 2) Have direct deposits or automatic credits of at least \$500
- 3) Enroll in online banking and e-Documents with valid e-mail address

PLEASE MENTION PROMO CODE 9166

Signature Cash Back Visa[®] Credit Card

1.50%^{CASH BACK}



- Cash back on all purchases
- No annual fee
- No categories to choose from
- No caps or restrictions
- 0% APR for 14 months on all purchases¹
- 0% APR on balance transfers for 14 months²

TO APPLY:

Call (800) 632-4600



OR Go online at providentcu.org/paloalto



OR Visit a local branch



Federally insured by NCUA to at least \$250,000



*Mention Cal Gov HR to receive rate discount

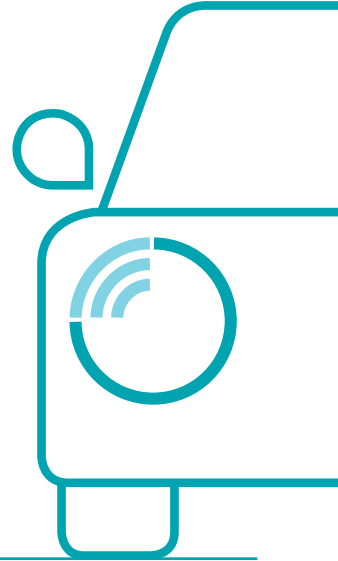
TAKE IT OFF YOUR RATE

ADDITIONAL
.125%
DISCOUNT

Auto Loans

- Up to 100% financing of purchase price including tax, license and warranty¹
- First payment deferred up to 90 days²
- Same rates for new and used vehicles
- Additional rate discount on Enterprise® and Autoland purchases
- Flexible terms available

See back for terms and conditions.



Mortgage Loans

- Fixed and ARM products
- Movable® feature³ – Take the rate and terms with you when you move
- Pick your term – Take control of how long you want to pay
- POWER Funding 10-Day Guarantee⁴ – We can close your new home purchase in 10 business days or less, guaranteed!
- Experienced Mortgage Consultant to guide you



Go online at providentcu.org/mortgages



EQUAL HOUSING
LENDER

NMLS Company ID #412725

(800) 632-4600
providentcu.org



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PALO ALTO

 **PROVIDENT**
CREDIT UNION

MEMBERSHIP HAS ITS ADVANTAGES

Member Discounts And Coupons

Provident appreciates your business and loyalty. We want to show our appreciation by offering our discounts on services, products, and local attractions such as:

- Monterey Bay Aquarium
- California Academy of Sciences
- Flowers and Gifts
- Six Flags Discovery Kingdom
- California's Great America
- Legoland Resort
- Raging Waters
- Gilroy Gardens
- Turbotax

Employee Education Seminars/Webinars

Provident hosts a series of free seminars/webinars to help members and employees of partnered organizations. Even for educated members, it is good to brush up on the latest information. And we have it. For example:

- First time home buying
- Getting started in the investment world
- Making the best use of your 401(k) plan
- Preserving your assets through estate planning
- Planning for a great retirement
- Nuts and bolts of financial planning
- Saving for college
- Ways to lower your tax bill

“ We help you reach your goals and maintain your financial health. ”

For more details on member discounts and educational seminars/webinars, please visit providentcu.org



Federally insured by NCUA to at least \$250,000

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providentcu.org



\$300 NEW ACCOUNT BONUS



Open a New Checking Account and Earn \$300!

To earn the \$300 New Account Bonus, simply do these three things for two months, starting the month following your account opening:*

- 1) **Make purchases of \$300 or more using a Provident debit and/or credit card****
- 2) **Have direct deposits or automatic credits of at least \$500**
- 3) **Enroll in online banking and e-Documents with valid e-mail address**

3 ways to apply:

- i) Online at providentcu.org/paloalto
- ii) Visit a **local branch**
- iii) Call **(800) 632-4600**

PLEASE MENTION PROMO CODE 9166

1.26% APY*

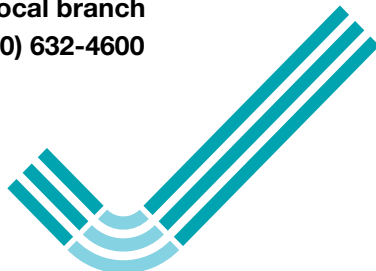
SUPER REWARD CHECKING

- **ATM fee rebates¹**
- **No monthly service fees**
- **Free online and mobile banking**
- **Zero liability fraud protection guarantee²**
- **e-Deposit³ – Deposit checks remotely**

To open a Super Reward Checking Account:

- i) Online at providentcu.org/paloalto
- ii) Visit a **local branch**
- iii) Call **(800) 632-4600**

2.01% APY on balances \$0.01–\$25,000; 0.08% APY on balances \$25,001 and over; 0% APY if requirements are not met. There is a minimum deposit of \$25 and must be 18 or older.



Federally insured by NCUA to at least \$250,000



CITY OF
PALO ALTO

PROVIDENT
CREDIT UNION

BEST CREDIT CARDS AROUND

Provident Signature Cash Back Visa® Credit Card

1.5% CASH BACK



- No annual fee
- 0% introductory APR* on purchases and balance transfers for 14 months¹
- Exclusive concierge service
- Special offers on travel, entertainment, sports and more
- Expedited airport security with discounted CLEAR membership available

(800) 632-4600 | providentcu.org/cashback

* Visit providentcu.org/cashback for details.

Provident World+ Travel™ Visa Signature® Credit Card

- 0% introductory APR* on purchases and balance transfers for 12 months¹
- 20,000 bonus points when you sign up³
- Credit for Global Entry® or TSA Pre✓® membership²
- Complimentary membership at airport lounges with Priority Pass™ Select²
- Enhanced Visa benefits package and special offers and discounts

EARN MORE WITH THE WORLD+ TRAVEL™ CARD

- 2X points per dollar spent on travel and other related travel expenses (transportation, airlines, car rentals, hotels, and dining) and 1 point for everything else.²
- Earn extra points when shopping at select merchants.⁴

(800) 632-4600 | providentcu.org/worldplus



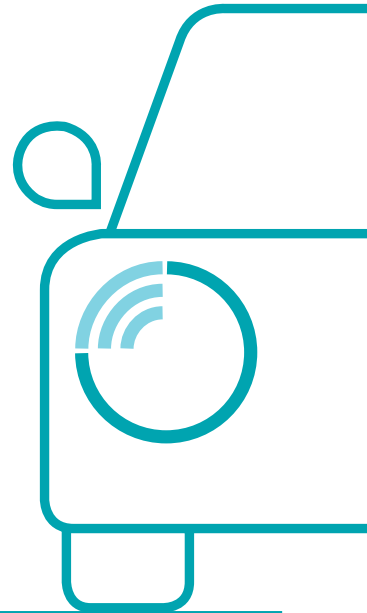
* APR = Annual Percentage Rate. Cash Back Signature APR will be 14.24% to 18.00% after the introductory period of (14) months. World+ Travel Signature APR will be 16.24% to 18.00% after the introductory period of (12) months. These APR's will vary with the market based on the prime rate and credit worthiness. 1) Balance transfers must be conducted within 60 days of account opening. 2) Certain restrictions apply. Visit providentcu.org/worldplus for terms and conditions. 3) 20,000 bonus points when you spend \$3,500 within 60 days of account opening. 4) Visit curewards.com/ provident for more details.

LOW RATE AUTO LOANS

Enjoy low fixed rates on both new and used vehicles:

- **Up to 100% financing of purchase price including tax, license and warranty¹**
- **First payment deferred up to 90 days²**
- **Flexible terms available**
- **Same rates for new and used vehicles**

For more information please visit <https://providentcu.org/products/auto-loans>



FINANCE YOUR MORTGAGE LOAN WITH US

Finance your mortgage loan with us:

- **Fixed and ARM products**
- **Movable[®] feature³—Take the rate and terms with you when you move**
- **Pick your term—Take control of how long you want to pay**
- **Experienced Mortgage Consultant to guide you**
- **POWER Funding 10-Day Guarantee⁴—We can close your new home purchase in 10 business days or less, guaranteed!**

For more information please visit <https://providentcu.org/mortgages>



NMLS Company ID #412725



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BETTER THAN A BANK

Why join a credit union instead of a bank? 100 million satisfied credit union members throughout the world will tell you why. Quality service, competitive loan and savings rates, absolute security. Best of all—ownership in their financial institution.

When you become a credit union member, you're really enjoying a financial cooperative. Together, you and your fellow members pool your savings (called "shares") in order to offer loans, savings dividends and financial services to other members. Unlike banks, where profits are paid to stockholders, your credit union's "profits" are returned to you and to your fellow members, in the form of better rates, lower fees and superior service.

CREDIT UNIONS

BIG BANKS

Checking and savings accounts, loans, mortgages, credit cards, ATM, wire transfers, etc.	SERVICES OFFERED	Checking and savings accounts, loans, mortgages, credit cards, ATM, wire transfers, etc.
Collectively owned by credit union members	OWNERSHIP STRUCTURE	Owned by corporate shareholders
On average, lower interest rates on loans and higher interest returns on investments	LOANS & INTEREST RATES	On average, higher interest rates on loans and lower interest returns on investments
Lower fees, on average, for checking accounts, ATM surcharges, overdrafts and stopped payments	FEES	Higher fees, on average, for checking accounts, ATM surcharges, overdrafts and stopped payments
Local and shared branches, ATMs There are over 5,600 credit union branches and over 53,000 surcharge-free ATMs nationwide.	ACCESSABILITY	Nationwide branches, private ATMs
Not-for-profit cooperative	ORGANIZATION	For-profit corporation
Members/owners	WHO BENEFITS	Stockholders
National Credit Union Administration (NCUA)	DEPOSIT INSURANCE	Federal Deposit Insurance Corporation (FDIC)



Federally insured by NCUA to at least \$250,000

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(800) 632-4600
providentcu.org



PROVIDENT BRANCH LOCATIONS

Alameda Community Branch

2250 South Shore Center Dr., Unit C
Alameda, CA 94501

Belmont Community Branch

1050 El Camino Real, Suite C
Belmont, CA 94002

Daly City Community Branch

2171 Junipero Serra Blvd., #150
Daly City, CA 94014

Dublin Community Branch

2680 Dublin Blvd
Dublin, CA 94568

Folsom Community Branch

2475 Iron Point Road, #110
Folsom, CA 95630

Fremont Community Branch

39080 Argonaut Way
Fremont, CA 94538

Hayward Community Branch

22302 Foothill Blvd.
Hayward, CA 94541

Los Gatos Community Branch

15425 Los Gatos Blvd.
Los Gatos, CA 95032

Millbrae Community Branch

209 Broadway Avenue
Millbrae, CA 94030

Oakland Community Branch

8301 Edgewater Drive
Oakland, CA 94621

Palo Alto Community Branch

2390 El Camino Real, Suite 110
Palo Alto, CA 94306

Redwood Shores Community Branch

210 Redwood Shores Pkwy.
Redwood City, CA 94065

San Francisco (Financial District) Community Branch

701 Sacramento Street
San Francisco, CA 94108

San Francisco (Federal Building) Community Branch

450 Golden Gate Ave., #2-0558
San Francisco, CA 94102

San Jose Community Branch

1705 East Capitol Expwy., #20
San Jose, CA 95121

San Jose (North) Community Branch

1757 Technology Drive, #10
San Jose, CA 95110

San Mateo Community Branch

2727 S El Camino Real, Suite B
San Mateo, CA 94403

San Ramon Community Branch

11030 Bollinger Canyon Rd., Suite 190
San Ramon, CA 94582

Sunnyvale Community Branch

398 W El Camino Real, #112
Sunnyvale, CA 94087

Walnut Creek Community Branch

742 Bancroft Road
Walnut Creek, CA 94598

Click here for all Branch and ATM options available: www.providentcu.org/locations

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