

## Being an owner makes your life easier.

When you join Provident Credit Union, you become a true partner in a member-owned, non-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 100,000 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) to \$250,000.

### We're ready to help:



<b>Touch tone teller:</b>	(800) 626-0224
<b>Support and loans:</b>	(800) 632-4600
<b>Fax:</b>	(650) 508-0619
<b>Find a branch and ATM:</b>	<a href="http://providentcu.org/branches">providentcu.org/branches</a>
<b>CTA Representative: Michael Moore</b>	<a href="mailto:mmoore@providentcu.org">mmoore@providentcu.org</a>

Follow us on   

### You'll enjoy:

 25,000 ATMs nationwide	 About 5,300 ATMs	 600 branches in 19 states	 Over 5,500 ATMs	 5,000 ATMs in 43 states
 Over 5,000 CO-OP Shared Branches nationwide	 30,000 CO-OP ATMs in 50 states and 117 in 10 countries			

### Mobile Banking and Locator App

  In addition to account access and mobile bill pay, find ATM locations with Provident's mobile banking app for iPhone® or Android™. Text "PCUMobile" to 69302 to download.



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[providentcu.org/cta](http://providentcu.org/cta)

## MEMBERSHIP HAS ITS

# ADVANTAGES

Your Credit Union Partner in Education



Approved by:



Make life easy.

You'll feel at home here. Join us. Prosper.

### Why become a member of Provident Credit Union?

Provident Credit Union was established in 1950 to serve the California Teachers Association. We have 65+ years of experience in the field of education and our product offerings reflect our commitment to CTA.



### How can we benefit you?

We've created products and services to help you. Whether it's a savings plan to help bridge the summer months, a skipped auto loan payment, or exclusive discounts on auto loan and mortgage rates—our goal is to help you maximize your cash flow.

Unlike a bank, we are a not-for-profit organization, which means we work for you and not for shareholders. Because of our unique tax-exempt status, we are able to give back to CTA through:

- New Account Bonuses for new members
- Discounted Mortgage Rates – saving you thousands over the life of your loan
- Discounted Auto Loans
- Free Home Buying Seminars
- And much more

To learn more about Provident and what we can do for you, visit us online at [providentcu.org/cta](http://providentcu.org/cta).

Proud sponsor of  
Comcast Sportsnet  
All-Star Teacher Award.



### ■ New Teacher Loan

A personal loan for new teachers looking to build credit.

### ■ Home Equity Loans and Lines of Credit

A variety of loans to meet your needs. Use them for any purpose: home remodel, pay bills, education—interest may be deductible.<sup>1</sup>

### ■ Savings

- Regular Savings
- Accumulator Savings Plan
- Short and Long-Term Share Certificates
- Money Market Accounts

### ■ Accumulator Savings Plan

Bridge the summer months with a high-yield annual savings plan.

- Automatic via payroll deduction (save for recurring expenses)
- Excellent rate
- Fee free
- Perfect for creating that 12th paycheck
- Excellent alternative to district options

### ■ IRAs and ESAs

- Traditional IRA
- Roth IRA
- Coverdell Education Savings Certificates

### ■ Chapter Business Accounts

We offer business checking that pays dividends. Unlike many credit unions, we offer a full array of business accounts for PAC Funds, Scholarship Funds and Dues.

### ■ Summer Skip-A-Pay

Low Rate Auto Loans with our special 10-month payment option. Educators deserve a break. Why not skip your auto loan payment and use the cash for whatever you choose to spend it on.

### ■ e-Deposit

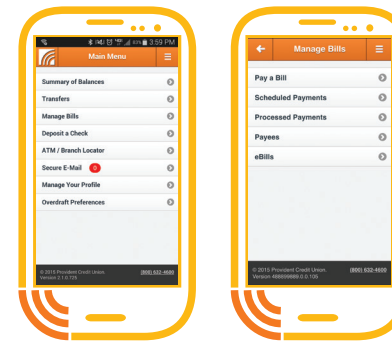
Make deposits remotely from your iPhone® or Android™ phone or home scanner. It's simple, fast and secure.

### ■ Super Reward Checking

Checking that's better than free. Earn a high dividend rate and receive ATM fee rebates. Three simple ways to get it: Call us, visit a branch or go to [providentcu.org/cta](http://providentcu.org/cta) for details and to enroll. Plus we have several other checking accounts to choose from.

### MOBILE BANKING

Access your accounts to verify balances, transfer funds, deposit checks, pay bills and more—all from your smart phone. And now you can use your phone with Apple Pay™, Android Pay, and Samsung Pay.



Call or come in today and inquire about our New Account Bonus for CTA members.

(800) 632-4600  
[providentcu.org/cta](http://providentcu.org/cta)

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1) We recommend consulting your tax advisor. 2) 0.125% discount rate only applies to First Mortgage Fixed or ARM products, does not apply to HELOCs and second mortgages. 0.125% discount also applies to auto loans. 3) Must meet relationship pricing qualification requirement. 4) Movable® mortgages are available on our 5/5, 7/23, and 10/10 First Mortgage Loans.

### USA PATRIOT ACT

Pursuant to the USA Patriot Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism), 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 will also ask to see your driver's license or other identifying documents.

MEMBERSHIP  
HAS ITS ADVANTAGES  
FOR CTA MEMBERS

**0.125% Discount<sup>2</sup>**  
on mortgages and  
auto loans!

### ■ Auto Loans

Great rates and flexible terms for new or used cars, motorcycles, RVs, and boat loans. Skip your payments during the summer or winter!



### ■ Home Mortgages (purchase and refinance)

Fixed, adjustable, convertible, low down payment options with special discounts for CTA members:

- .125% mortgage loan rate discount<sup>2</sup>
- \$100 Special CTA/CCA Discount off standard Provident Credit Union mortgage loan
- \$250 relationship pricing credit provided at loan closing<sup>3</sup>

Ask about our Movable<sup>®4</sup> mortgage — a mortgage that lets you take your rate with you when you move.



Visit [providentcu.org/cta](http://providentcu.org/cta) to learn about our unique rate discounts for auto loans & mortgages; low rates just got even lower!

Approved by:

