



CONTACT:
TEL:
FAX:

BAUERFINANCIAL, Inc.
1.800.388.6686
1.800.230.9569
www.bauerfinancial.com
customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

Provident Credit Union: A Model Credit Union

October 2009: Mr. Wayne Bunker, CEO of Provident Credit Union, Redwood City, California proudly accepts a distinguished 5-Star Superior rating from **BAUERFINANCIAL, Inc., Coral Gables, Florida**. A 5-Star rating for financial strength and stability is the highest rating attainable from BAUERFINANCIAL (the Nation's Bank and Credit Union Rating Firm for over a quarter of a century) and is based on the overall financial condition of the credit union.

Earning a 5-Star rating denotes that Provident Credit Union is one of the strongest credit unions in the nation. Achieving this designation for 63 consecutive quarters, like Provident Credit Union has, is an even higher honor. In fact, only 12% of the nation's credit unions have earned this Superior 5-Star rating 63 consecutive times.

"There's an old adage that says no press is bad press, but if you've seen the banking news over the past year or two, you know this isn't always true," notes Karen L. Dorway, president of BAUERFINANCIAL. "That's why it's so important today to share some good news, and Provident Credit Union makes it easy. Provident Credit Union is a model credit union. You should be proud to call it Your Credit Union."

Provident Credit Union was established in 1950 and has been serving the needs of its members for 59 years. It operates through 18 conveniently located offices and can be found on the internet at www.providentcu.com.

Provident Credit Union: "Whatever It Takes."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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BAUERFINANCIAL, INC. P.O. Box 143520, Coral Gables, FL 33114.