

# Connections



Whatever It Takes

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

## A Mortgage You Can Trust—A Must Read!

If you're like most of us, you've been receiving numerous offers to refinance your mortgage. They promise unbelievable deals, such as lowering your payment by hundreds of dollars or an exceptionally low rate for a specified amount of time. Some of them are even sent out by less than reputable companies passing themselves off as a partner with Provident or even representing themselves as Provident.

It may sound tempting, but we say, "Don't do it!" Read the fine print on these offers and you'll discover the catch—more than likely a negative amortization, which will result in owing more on your mortgage over the next few years instead of less!

For professional, reliable mortgage assistance, come to us. We can put you into a solid mortgage product that will be in your best interests. Our [10/10 loan](#) is one example. The rate is fixed for 10 years and adjusts twice—once every 10 years—over the remaining term of the loan. You can take advantage of our [portability feature](#) and take the rate with you when you're ready to buy your next home. You can also choose between [interest-only](#) payments or conventional principal and interest payments. It's a product you can trust.

Consult with one of our mortgage experts today. They are here to help you make the decision that is best for you.

## Winning Move™, the Real Estate Advantage

### Moving this Spring?

Real estate agents receive a commission from selling a home—and we think you should have a piece of the pie, too.

When you use our [Winning Move™ program](#), you receive a rebate on the sale of your existing home and/or the purchase of a new

home. To initiate the process, call us at (650) 508-0300 or (800) 632-4600, ext. 2177, or visit our ["Mortgage Center"](#) online at [providentcu.org](http://providentcu.org) for details. Upon the closing of your home purchase or sale, you will receive a **25% rebate** on your participating agent's commission.



**ANNUAL MEETING**  
Thursday, April 20 at 11am,  
Provident Headquarters:  
303 Twin Dolphin Drive  
Redwood Shores, CA 94065

**REFINANCE  
YOUR HOME**  
What You Should Know

**SKIMMING**  
Avoid Becoming a Victim

**WINNING MOVE™**  
Real Estate Rebates



## Events Calendar

**Saturday, March 18th**

**Home Buyer's Seminar**  
Provident Corporate Office  
303 Twin Dolphin Drive  
Redwood Shores, 10am-12pm

**Thursday, March 23rd**

**Home Buyer's Seminar**  
San Francisco Branch  
701 Sacramento Street  
San Francisco, 12pm-1:30pm

**Tuesday, March 28th**

**Home Buyer's Seminar**  
Daly City Branch  
2171 Junipero Serra Blvd, Ste. 150  
Daly City, 6pm-8pm

**Saturday, April 8th**

**Home Buyer's Seminar**  
Walnut Creek Branch  
742 Bancroft Road  
Walnut Creek, 10am-12pm

**Seminar Registration**

**Home Buyer's Seminars**  
(800) 632-4600, ext. 2601  
(650) 508-0300, ext. 2601  
or online at [providentcu.org](http://providentcu.org).

**Fee Change Notice**

Effective April 10, 2006  
the following fee will be  
changed.

**Stop Payment Fee:** \$15

Reach us at a  
community branch,  
by phone, or [online](#).

(650) 508-0300  
(800) 632-4600  
[providentcu.org](http://providentcu.org)

**Auto, Home,  
& Commercial  
Insurance**

**Free Quote!**  
**(800) 310-0395**

As a Provident member, one product  
triggers a discount in another. **Ask us how!**



## Direct Deposit Is the Way to Go

**Direct Deposit** puts the funds straight into your account electronically. Not only does Direct Deposit eliminate the potential threat of having your check lost or stolen in the mail, it eliminates the extra step of making your deposit in person. It's painless, safe, and easy. Call us at (800) 632-4600 or (650) 508-0300, option 0 for assistance. **Forms** are also [available online](#) at [providentcu.org](http://providentcu.org) and at your local community branch.



To sign up for **Direct Deposit of your Social Security** or other federal benefit payments visit our Web site and look for the "Go Direct" link. It's free!

## Protect Yourself from "Skimming"

**Skimming.** You've probably seen it in the news and read about it in the paper. It's the attaching of devices and cameras to **ATMs**, enabling thieves to steal information and PINs from ATM and debit cards.

You can prevent yourself from becoming a victim of skimming by being aware and being proactive. Don't wait for your monthly statements—check your accounts frequently online through **Account Manager** or over the phone with Touch Tone Teller for any suspicious activity. When you're using the ATM, take stock of your surroundings and anything that looks out of place, such as a piece of equipment that you haven't seen before. If you do see anything suspicious—with your account activity or at the ATM—**report it to us immediately.**

Provident is taking steps to protect you as well. If we receive notification that an ATM or debit card may have been compromised, we notify the member immediately, deactivate the old card and issue a new one. This is one reason why it is imperative that we have your **updated contact information** on file.

Look for more **tips and information** on our Web site and on your monthly account statements. If you have questions or concerns, feel free to contact us.

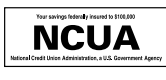
## IRA Rollovers

Most retirement plans allow you several choices upon separation of service. You can leave your assets in the plan, take the cash, transfer into a new plan, or maintain control with an **IRA Rollover**. You have some important decisions to make, and we can present solutions to suit your needs.

Contact us today for a **free consultation** at (800) 632-4600 or (650) 508-0300, ext. 2487.

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



### Community Branches

**Belmont**  
490 N. El Camino Real  
M-Th 9-5, F 9-6, Sat 9-1

**Daly City**  
2171 Junipero Serra, #150  
M-Th 9-5, F 9-6, Sat 9-1

**Eureka**  
2916-B Central Ave  
M-Th 9-5, F 9-6

**Folsom**  
2475 Iron Point Rd, #110  
M-Th 9-5, F 9-6, Sat 9-1

**Hayward**  
22302 Foothill Blvd  
M-Th 9-5, F 9-6, Sat 9-1

**Los Gatos**  
15425 Los Gatos Blvd  
M-Th 9-5, F 9-6, Sat 9-1

**Menlo Park**  
825 Santa Cruz Avenue  
M-Th 9-5, F 9-6, Sat 9-1

**Millbrae**  
209 Broadway Ave  
M-Th 9-5, F 9-6, Sat 9-1

**Monterey**  
1035 5th Street, Suite A  
M-Th 9-5, F 9-6

**Oakland**  
1000 Broadway, #103  
M-Th 9-5, F 9-6

**Redwood City** (opening April '06)  
1870 Broadway  
M-Th 9-5, F 9-6, Sat 9-1

**Redwood Shores**  
210 Redwood Shores Parkway  
M-Th 9-5, F 9-6, Sat 9-1

**San Francisco**  
701 Sacramento Street  
M-Th 8-4, F 8-5, Sat 9-1

450 Golden Gate Ave, #2-0558  
M-F 8-4

**San Jose**  
1705 East Capitol Expwy, #20  
M-Th 9-5, F 9-6, Sat 9-1

**San Mateo**  
2727 El Camino Real, #103  
M-Th 9-5, F 9-6, Sat 9-1

**Walnut Creek**  
742 Bancroft Road  
M-Th 9-5, F 9-6, Sat 9-1

**Phone Numbers**

**Touch Tone Teller**  
(800) 626-0224

**Lost or Stolen Visa Card**  
(800) 449-7728

**Call Center & Loan Center**  
(650) 508-0300 or  
(800) 632-4600  
M-F 8-6, Sat 9-1

**After Hours Loans**  
(866) 564-9482

**Financial Planning**  
(800) 872-3537

**Autoland**  
(800) 234-6999  
M-F 7am-9pm,  
Sat & Sun 8am-5pm



Look for this logo at 1,700 branches across the country and you'll have access to your Provident account!

**CU Service Centers Locations**  
(888) CU-SWIRL (287-9475) or [providentcu.org](http://providentcu.org)

**CO-OP ATM Locator**  
(888) SITE-COOP (748-3266) or [providentcu.org](http://providentcu.org)