



The Provident PRESS

The Publication for Members of Provident Federal Credit Union

SPRING 2018

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HOLIDAY CLOSINGS

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 2018

SAVINGS/CLUB DIVIDEND RATES

	A.P.R.*	A.P.Y.**
0 - \$10,000	.05%	.05%
\$10,000 and over	.05%	.05%

Call us for share certificate rates.

*APR - Annual Percentage Rate.

**APY - Annual Percentage Yield



Provident Federal Credit Union
401 South New Street
Dover, Delaware 19904
(302) 734-1133
www.providentfcu.com



Mark Your Calendar for Special Offers in 2018!

We want to make things easy for our members! Each season, we're running a **SIGNATURE LOAN PROMOTION** with special rates for a limited time only.

The maximum amount is \$2500.00 with rates starting as low as 8.00% A.P.R.* Your loan will be repayable in weekly installments of \$50.

Spring Fling **March 26 - May 7**

Summer Fun..... **June 4 - August 3**

Fall Fest..... **August 27 - October 5**

Winter Wonder.. **November 5 - December 21**

* Annual Percentage Rate to qualified borrowers. Loan payments will begin approximately 45 days from the date of the loan origination and are separate from any existing loans. No cosigners or collateral will be accepted.

Annual Meeting 2018

JOIN US AT OUR ANNUAL MEETING

Provident FCU cordially invites you to join your Board of Directors and the credit union Staff at our Annual Meeting.

Wednesday, May 16, 2018

Provident Federal Credit Union

401 S. New Street, Dover, DE

Meeting begins at 4:00 p.m. in the Lobby

Light refreshments will be served.

Hope to see you there!



**Spring is in the Air...
Must Be Time for a
New Car!**

Starting March 1, PFCU will get you into the spirit of Spring by offering great rates on a Vehicle Loan! Save hundreds of dollars in interest when you finance your next car with the Credit Union!

PFCU also delivers:

- ✓ Flexible terms to match your budget and your lifestyle
- ✓ Convenient repayment through payroll deduction
- ✓ Applying for a loan is easy – just stop by our office and talk to one of our loan officers.
- ✓ **Rates start at 2.18% APR*** – available now through August 31, 2018

*Annual Percentage Rate to qualified borrowers. Maximum term 72 months. Loan payments will begin approximately 60 days from the date of the loan origination and are separate from any existing loans.

Spring Fling Loan
Borrow up to \$2,500
Rates as Low as 8% APR
March 26th - May 7th

Bank Anywhere, Anytime!

Online Banking

PFCU makes online banking easy! Sign up today at www.providentfcu.com.

eStatements



Sign up for eStatements and receive a \$10.00 Visa Gift card! Offer available April 1 – May 31, 2018

**2018 Credit Union Fee Schedule
Effective January 1, 2018**

1. Replacement cards for Visa Debit/Credit Cards lost/stolen:
1st occurrence - no charge
2nd occurrence - \$25.00
3rd occurrence and thereafter - \$35.00
(in a 24 month period)
2. Share Account – excess withdrawal per month:
\$3.00 per withdrawal after 5 withdrawals within a 30 day month.
3. Member request for an interim statement –
\$3.00 per account, per month
4. Checking account reconciliation: \$25.00 per half-hour.
5. Check copies: \$5.00 per copy.
6. Member personal checking monthly service fee:
\$5.00 if account balance under \$300.00
7. NSF Checking Account FEE: \$35.00 per occurrence.
8. Redeposit of NSF item: \$35.00 per item.
9. NSF – 3rd party deposited item: \$35.00 per item.
10. Account transfer to cover NSF item:
\$3.00 per transfer from member's other deposit account.
\$5.00 per transfer from member's overdraft credit line.
11. Member account number errors for ACH & EFT transfers:
\$35.00 per occurrence.
12. Check stop payment order:
\$15.00 per member check
\$30.00 per credit union issued check.
13. ACH stop payment order: \$30.00 per occurrence
14. Credit Union issued Counter Checks: \$2.00
15. Non Member check cashing: \$10.00 per check
16. Wire transfers: Domestic: \$30.00 Foreign: \$40.00.
17. Member personal telephone fax request:
In state - \$1.00 for first page and \$.25 for each additional page
Out of state - \$2.00 for first page and \$.50 for each additional.
18. Processing a member IRS and State Tax Levy: \$50.00 per levy.
19. Installment Loan & Visa late payment: \$30.00 per occurrence.
Visa returned payment NSF check: \$35.00 per occurrence
20. Advance Pay/Pay Day Loan Annual Fee \$25.00
(charged annually on Jan 1)
21. Safe Deposit Box annual rental
Box size
3" x 5" \$20.00
3" x 10" \$30.00
5" x 5" \$25.00
5" x 10" \$50.00
10" x 10" \$100.00
22. Negative Account Balance: \$1.00 per day
(Max: \$30.00 per month)
23. Payment investigation – Virtual Branch Bill Payment
\$45 per payment
24. Skip-a-Pay Fee, \$20.00 per loan payment skipped
(max of 2 per calendar year)