



The Provident PRESS

The Publication for Members of Provident Federal Credit Union

WINTER 2018

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2019 HOLIDAY CLOSINGS

- Martin Luther King
January 21, 2019
- President's Day
February 18, 2019
- Good Friday
April 19, 2019

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



Spring Fling Loans Return

Our Spring Fling Loan will be available **Monday, March 25th – May 3rd 2019.**

Rates starting as low as 8.00% APR to qualified borrowers.

Borrow up to \$2,500.00

Take that Spring vacation or start those Spring home projects with a PFCU Spring Loan.

as low as
8.00% APR

What's your New Year's resolution?

NEW YEAR'S LOAN!

Available

January 15 –

March 15, 2019

Maximum loan amount
is \$1,000.00

Getting your finances in order? Paying down holiday bills? Buying a new car this spring? Fixing the roof? No matter what you're planning for 2019, the Credit Union is here to make it happen with rates and terms just for you!

Call the Credit Union for more details on any of our loan products!

Volunteers Needed! Deadline for Board Candidates

Members interested in being considered as a candidate for a position on the credit union Board of Directors must contact Jim Potts, Board President prior to March 31, 2019. Candidates must also submit a summary of qualifications to be considered.





Deposit Your 2018 Tax Refund

What could be better than getting a refund check from the IRS? Having your refund deposited directly into your Credit Union account, of course! You will need your full account number and the Credit Union ABA routing number (231176596). Call for details!

Take a Break with Skip-A-Pay*

Let's be honest...everyone needs a break from making a loan payment once in a while! That's why the Credit Union offers Skip a Pay, a great way to take a break and skip your payment! The Skip-A-Pay Program gives you the option to defer a monthly payment on an eligible Credit Union loan to the end of the loan. For a minimal \$20 fee, we advance your payment due date and your maturity date (for example on a 48-month loan, if one payment is skipped, you make 48 payments over 49 months). It is that simple!

No need to worry about your credit rating or late fees. In order to qualify for a skip a pay:

- ✓ Loan must be on file a minimum of 12 months
- ✓ Loan must not have been delinquent within the past 12 months
- ✓ All loan applicants must complete and a Skip-A-Pay form

Contact our loan department or visit us online to sign up for Skip-A-Pay.

*Not all Credit Union loans are included in this offer. Refer to the Loan Department for more information.



Coinstar coin counter machine available to all Provident Members at no charge!

2019 Credit Union Fee Schedule Effective January 1, 2019

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)