

# The Provident PRESS

The Publication for Members of Provident Federal Credit Union

## WINTER 2020

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### 2021 HOLIDAY CLOSINGS

Martin Luther King

January 18, 2021

President's Day

February 15, 2021

Good Friday

April 2, 2021

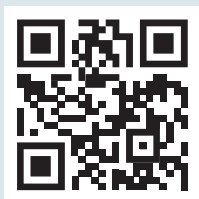
### SAVINGS/CLUB DIVIDEND RATES

	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



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www.providentfcu.com



## Mark Your Calendar for Special Offers in 2021!

We want to make things easy for our members!

Each season, we're running a **SEASONAL LOAN PROMOTION** with special rates for a limited time only.

The maximum amount is \$2500.00 with rates starting as low as 10.00% A.P.R.\* Your loan will be repayable in weekly installments of \$50.

**Spring Fling** ..... **March 29 - April 30**

**Summer Fun** ..... **June 7 - July 30**

**Fall Fest** ..... **August 30 - October 1**

**Winter Wonder** ..... **November 1 - January 7, 2022**

\* 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.



## What's your New Year's resolution?

### NEW YEAR'S LOAN!

Available  
**January 15 –  
March 15, 2021**  
Maximum loan amount  
is \$1,500.00



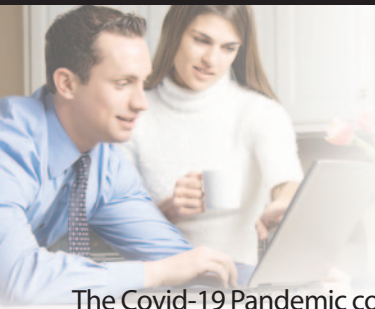
Getting your finances in order? Paying down holiday bills? Buying a new car this spring? Fixing the roof? No matter what you're planning for 2021, the Credit Union is here to make it happen with rates and terms just for you!

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

## Deadline for Board Candidates

Members interested in being considered as a volunteer for a position on the credit union Board of Directors must contact Jim Potts, Board President prior to March 31, 2021. Candidates must also submit a summary of qualifications to be considered.





# Keep in Touch During Trying Times

The Covid-19 Pandemic continues to wreak havoc through the United States and around the world. Seems everyone has been affected by working from home, unemployment, managing home/virtual school and day care, all while keeping your family safe and virus-free.

Your Credit Union is here to help you work through your financial challenges! If your income has changed, please contact us to let us know what's going on or how we can help. It's always best to stay in touch when things get tough!

We'll get through this together!

## 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 \$25 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 not have been delinquent within the past 3 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.



## Deposit Your 2020 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!

## 2021 Credit Union Fee Schedule Effective January 1, 2021

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:  
\$5.00 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
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, \$25.00 per loan payment skipped  
(max of 2 per calendar year)

## Bank Anywhere, Anytime!

### Online Banking

PFCU makes online banking easy!

Sign up today at [www.providentfcu.com](http://www.providentfcu.com).

**Don't forget to sign up for eStatements!**