

Earn \$300 when you join Provident and open a new Checking Account!²¹²

To earn the **\$300 New Account Bonus**, simply do these four things to receive the account bonus within 120 days of account opening:

- Deposit a minimum of \$25 within 60 days from account opening
- Make purchases of \$400 or more using a Provident debit and/or [credit card](#)²¹⁵ for two consecutive months, starting the month following your checking account opening
- Have [direct deposits](#) or [automatic credits](#) of at least \$500 for two consecutive months, starting the month following your checking account opening
- Enroll in [online banking](#) and [e-Documents](#) with valid e-mail address

USE PROMO CODE 3030

Offer expires September 30, 2022

0:00 / 0:30

Best Reward Checking Account

Super Reward Checking is our most popular free checking account that earns a high dividend rate and has all the best features you would want in a checking account and more.

Features:

Earn **1.260% APY**¹²⁹

No monthly fees or minimum balance requirement⁰⁰⁷

Unlimited ATM use with no Provident surcharge

Up to \$12 per month in rebates for third-party ATM surcharges¹²⁵

Free [Overdraft Transfer Protection](#)⁰⁰²

Free official checks¹¹¹

Disclosures

002) In the event of an overdraft, if you have selected certain accounts to be used for Overdraft Transfer Protection and the funds are available to cover the transaction, they are automatically transferred from your other accounts. If you do not have funds available we offer Courtesy Pay Overdraft (there is a per-item fee for Courtesy Pay Overdraft) [Service Charge Schedule](#)

007) \$25 Minimum deposit required to open. Must be 18 years or older to qualify. Limit 1 (one) Super Reward Checking account per membership.

beyond the first \$25,000, and ATM rebates. 1) make purchases of \$400 or more using a Provident debit and/or credit card, 2) complete one direct deposit or ACH transfer (automatic debit or credit), and 3) receive online e-Documents. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday – Friday) and may take one or more business days from the purchase/transaction date. Automatic or electronic payments using your checking account and routing number are not considered purchases. By providing your payee with your debit or credit card number, your posted automatic payments will be counted as eligible purchases. Some bill payments will meet the monthly requirement for an ACH debit or credit transaction. Debit card cash-back amounts and cash advances on credit cards do not count towards qualifications. Only one Visa credit card can have its purchases count towards your qualifications each month (whichever one that is selected on the account on the last business day of the month). The minimum deposit required to open this Account is \$25. No minimum balance required and no monthly fee will be assessed. To qualify you must also be a member and age 18 or older. Dividends are forfeited if the account is closed prior to scheduled dividend payment date. Effective February 1, 2013 no more than 1 (one) Super Reward Checking account can be opened per membership.

111) Limited to two official checks and three money orders per day per member at no charge. Additional official checks and/or money orders are subject to a fee. Does not apply to Business Checking accounts. Consult the [Service Charge Schedule](#) for current fees.

125) Provident will rebate nationwide ATM surcharge fees imposed by the other institution, up to \$12.00 per month when you meet the monthly minimum requirements. ATM surcharge rebates will be deposited into your Super Reward Checking Account on the first day of the following month.

129) Annual Percentage Yield (APY) is effective as of June 1, 2022 and may change anytime. For Super Reward Checking, dividends paid: 1.260% APY on balances \$0.01 - \$25,000; 0.08% APY on balances \$25,001 and over; 0% APY if the [Super Reward Checking requirements](#) are not met. Limit 1 (one) Super Reward Checking account per membership.

212) You must be a new Provident Credit Union member, 18 or older and reside in one of the following counties in California: Alameda, Contra Costa, El Dorado, Placer, Sacramento, San Mateo, Santa Clara, and San Francisco. You are not eligible if you are a current owner or signer on a Provident Credit Union personal or business account or if you have been an owner or signer on a Provident Credit Union personal or business account within the last two years. One New Account Bonus per household/business. To be eligible, you must open one of the following checking accounts: Super Reward Checking, Provident Checking or Simply Free Checking; all other checking accounts are not eligible for the bonus. New Account Bonus offer may expire anytime. This offer cannot be combined with any other offers. The minimum balance for the Membership Savings account is \$5.00. You must fund your Checking account within the first 60 days of account opening with a minimum deposit of \$25. If you fail to fund your Checking account within the first 60 days you are no longer eligible for the New Account Bonus and your account(s) will be closed. In order to qualify for your New Account Bonus your account must be active and in good standing for two consecutive months following the month that your account is opened. All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday – Friday) and may take one or more business days from the purchase/transaction date. Your account is deemed active by: (1) making purchases of \$400 or more using a debit and/or credit card per month, AND (2) performing monthly direct deposits or automatic credits of at least \$500 into your checking account, AND (3) enrolling in Provident's online banking service and e-Documents with valid e-mail address. If your account remains inactive after 90 days from account opening you are no longer eligible for the New Account Bonus. Your account is in good standing if you: (1) demonstrate responsible account management—such as making regular deposits to bring your account to a positive end of day balance at least once every 30 days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of Courtesy Pay Overdraft as a continuing line of credit; (3) there are no legal orders, levies or liens against your account. New Account Bonus: We generally pay the New Account Bonus by crediting your Provident Credit Union Checking account. If Provident funded your savings account at account opening, you will receive the difference between your initial \$5.00 Savings account bonus and the stated bonus within 120 days of account opening. We may report the value of the New Account Bonus to the IRS and any applicable taxes are the responsibility of the member.

215) Automatic or electronic payments using your checking account and routing number are not considered purchases. By providing your payee with your debit or credit card number, your posted automatic payments will be counted as eligible purchases. Debit card cash-back amounts and cash advances on credit cards do not count towards qualifications.