

Account Addendum and Disclosure

Change In Terms

This is a supplement to and a Change in Terms of the Account Disclosures found within Your Provident Credit Union Master Account Agreement and Disclosure and is effective October 1, 2012.



Whatever It Takes

providentcu.org

Round Up Savings Account:

Variable Rate Information: This Account is subject to a tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the "Savings & Checking Rate Guide".

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period if the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31st. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement: There is no minimum balance requirement to open this account. You must be enrolled in the Round Up Program to open this account. This Account will automatically be opened within one business day of enrollment in the Round Up Program.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union. These limitations do not apply to your selected end of month balance transfer to an eligible share account, transfer for payment to Provident loans or lines of credit, withdrawals or transfers made by mail, messenger, ATM, in person or by telephone (provided that a check is sent directly to you). If you exceed these limitations, your transactions may be refused including those relying on overdraft protection transfers.

Account Matching: We will match 100% of your Round Up transfers for the first three months after you enroll on the first enrolled checking account. Thereafter, we will match 5% on this account and all subsequent enrolled accounts. Matching funds are based solely on signature transactions (i.e. when the credit option is selected). The Super Reward Checking account is not eligible for matching. See Round Up Program Terms and Conditions for details.

Fees and Charges: Any fees and charges applicable to Your Account are disclosed separately in the "Service Charge Schedule".