



BUILDING FOR THE FUTURE

VOTE YES

With the unanimous support from both boards and the regulatory approval from the National Credit Union Administration, we are poised to create a stronger, more resilient credit union for all our valued members. And as a member-owned credit union, your vote counts.

With your support, PFCU and CCCU aim to leverage collective strengths to enhance service offerings, expand the branch network, and introduce cutting-edge technology solutions. This consolidation is a proactive response to members' expressed needs and ensures that you continue to receive top-notch services and competitive rates. The focus on community and member commitment remains at the heart of this merger, signaling a future where financial expansion and accessibility are prioritized.

WHAT'S TO COME

Expanded Products & Services

*High-Yield Checking, Mortgage Loans, HELOCs,
Cash Back Rewards Credit Card, IRAs*

Increased Convenience with More Branches

Top Tier Technology

Community Impact



Learn more and cast your vote at:
providencecu.org/mergervote

PRODUCT HIGHLIGHTS



CHECKING ACCOUNTS

All checking accounts come with access to thousands of fee-free ATMs, convenient Online and Mobile Banking tools, and so much more. Whether you're looking for no monthly fees or a checking account that earns high interest, we've got you covered.

Product Highlight: Apex Checking

- Earn up to 5.50% APY¹ up to \$20,000
- Low monthly requirements
- Just \$25 to open



CREDIT CARDS

Simple credit card options to fit your style and spending plan. Each card has some of the best rates in the industry, plus no annual or balance transfer fees².

Product Highlight: Visa Signature Rewards Credit Card

- Earn cash back
- Airline miles
- Low, variable rate³



HOME LOANS

We offer Conventional, FHA, VA, USDA, and more in all 50 states! Plus, we offer First-Time Homebuyer Savings Accounts and quick, FREE pre-approvals.

[1] See enclosed rate sheet or visit consolidatedccu.com/high-yield-checking-account for today's rates. Minimum opening balance of \$25.00. To receive the higher dividend rate for Ascent Checking, the account must have a payroll, social security or pension direct deposit each month. To receive the higher dividend rate for Apex Checking, the account must be enrolled in eStatements, must have a payroll, social security or pension direct deposit each month, at least one log-in to the CCCU online banking system each month and a minimum of 10 debit transactions each month (ATM transactions do not count toward the debit card requirements). The 10 debit transactions must be posted to the account prior to the last business day of each month regardless of when the transaction was conducted. All account requirements must be met by the last day of the month to qualify for the higher rate. The cycle for each month begins on the first day of each month. Dividend Rate may change after account opening. See credit union Rate and Fee Schedule for more details. **[2]** Balance transfer fees may apply during promotional rate periods. Contact credit union for complete list of fees. **[3]** Actual Annual Percentage Rate is based on creditworthiness and will vary based on the Prime Lending Rate. Rates, terms, and conditions are subject to change. For more information, refer to our Visa Disclosures or contact the credit union