

CREDIT UNION MERGER GUIDE

Important information regarding
the merger of Consolidated
Community Credit Union and
Providence Federal Credit Union.



Providence
CREDIT UNION OF CCCU

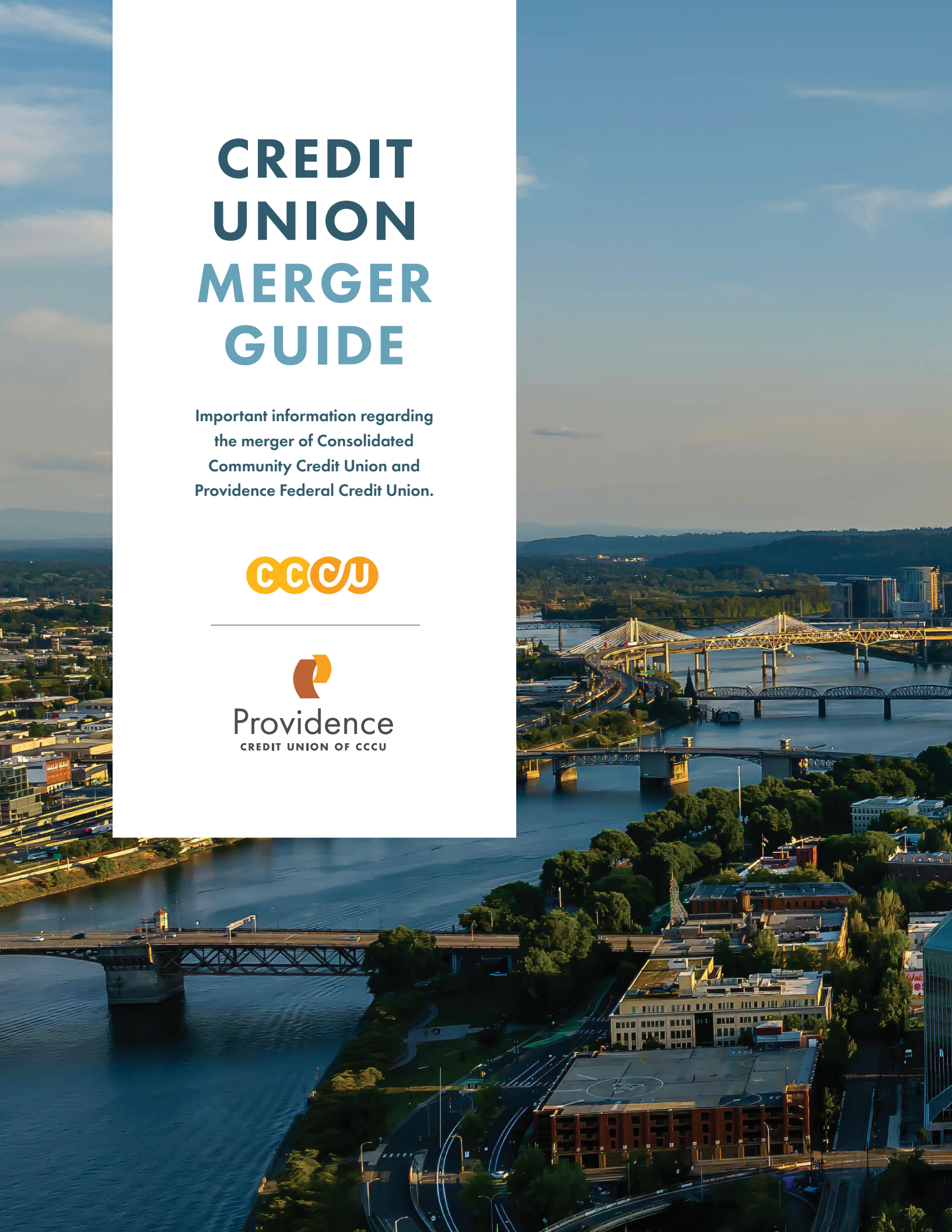


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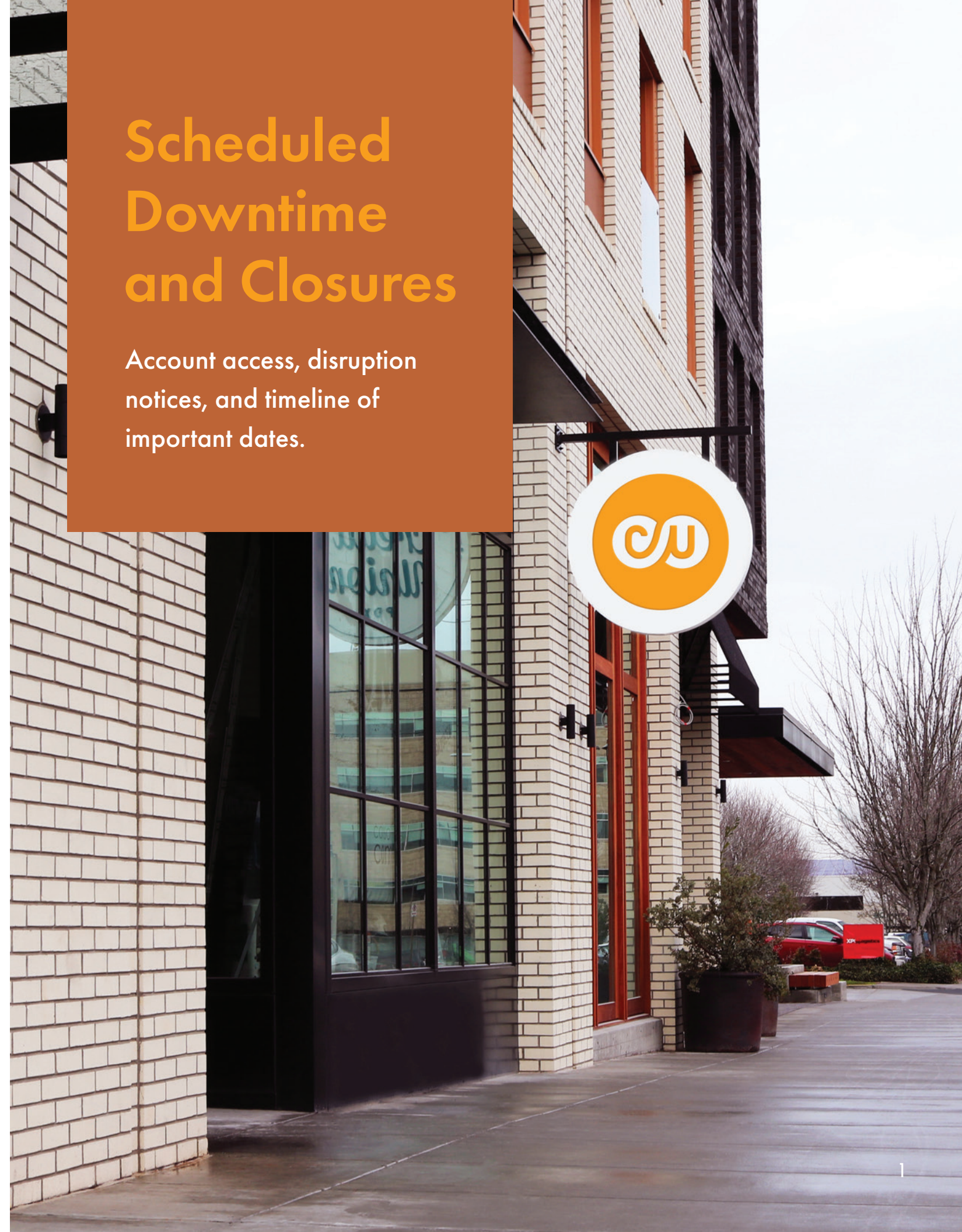
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Scheduled Downtime and Closures

Account access, disruption notices, and timeline of important dates.



Important Service Disruption Notices

	BRANCHES & ITMs	ONLINE & MOBILE BANKING	CALL CENTER
FRIDAY - 5/30	Open 7:30 a.m. - 4 p.m.	Closed 5 p.m.	Open 7:30 a.m. - 4 p.m.
SATURDAY - 5/31	Closed	Closed	Closed
SUNDAY - 6/1	Closed	Closed	Closed
MONDAY - 6/2	Open 7:30 a.m. - 4 p.m.	Available 9 a.m.	Open 7:30 a.m. - 6 p.m.

*All times listed are in Pacific Standard Time.

Service Availability for Conversion Weekend



BILL PAY: The last day to access and schedule payments through Bill Pay is May 22, 2025. Previously scheduled payments will process normally. **See page 9 for more information.**



DEBIT CARDS: Available. **See page 10 for more information about your new debit card.**



CREDIT CARDS: Available.



ATMs: Available.



Timeline of Important Conversion Milestones

May 22

Bill Pay access and registration closed after **May 22**.

1

May 30, 5 p.m.

Current Online Banking will be down starting **May 30, 5 p.m. PST**.

2

June 1

The Conversion will take place on **June 1**.

3

June 2, 9 a.m.

New Online and Mobile Banking will be available starting **June 2, 9 a.m. PST**.

4

June 2

New branch locations will be available starting **June 2!**

5

Member Action Items

Review and complete action items to ensure a smooth transition for the conversion.



Branding Refresh

As we embark on this new chapter together, we are proud to announce the evolution of our brand identity: a refined logo, color palette and typography.

We recognize that the Providence name and brand are an integral part of our members' trust and relationship with us, and we have strived to develop something that is recognizable, yet feels fresh and new.

To achieve this, we've preserved the recognizable 'P' icon, pulled both organizations' predominate brand colors together, and modified the typeface treatment to align with our new identity and CCCU's collateral, all while keeping the overall look and feel of the logo the same.

In addition, we've replaced the tagline "Federal Credit Union" with "Credit Union of CCCU", to maintain the word 'Credit Union' in the logo while distinguishing Providence Credit Union as a division of CCCU.

NEW LOGO AFTER THE CONVERSION



Because Providence Credit Union is a division of Consolidated Community Credit union, you can expect to see the Providence Logo, the CCCU Logo, or a co-branded version of the logos together across various platforms.

CONSOLIDATED COMMUNITY CU LOGO



CO-BRANDED LOGO TREATMENT



MODIFIED CORPORATE COLOR PALETTE



- ✓ Ensure your contact information is up-to-date.
- ✓ Plan ahead for conversion weekend closures and disruptions.
- ✓ Download prior statements and your May 2025 account history in Online Banking.
- ✓ Review this guide for changes to accounts and important dates.

Digital Banking

Beginning June 2, 2025, you will have a new Digital Banking experience.

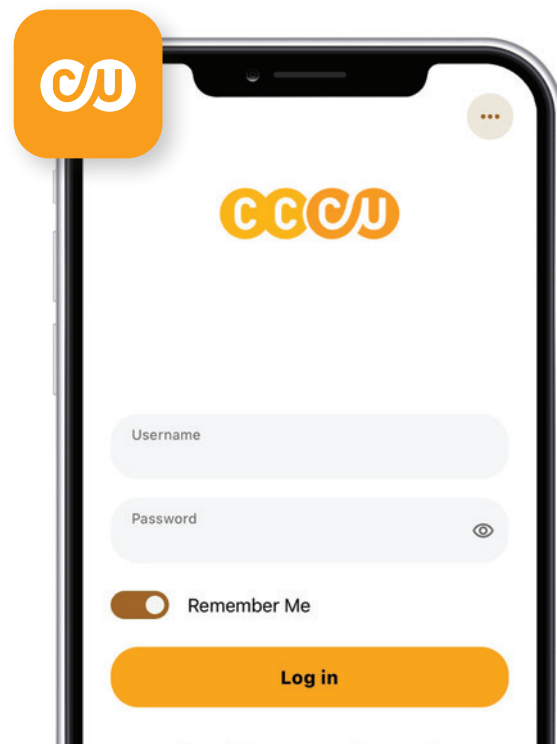


Download the CCCU Mobile App

In anticipation of the conversion, be sure to delete the PFCU mobile app and download the new CCCU mobile app on your smartphone device.

Find the app by searching 'Consolidated Community Credit Union' in your phone's app store.

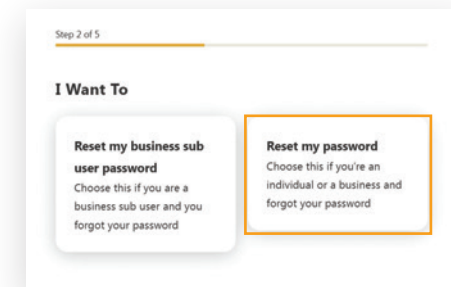
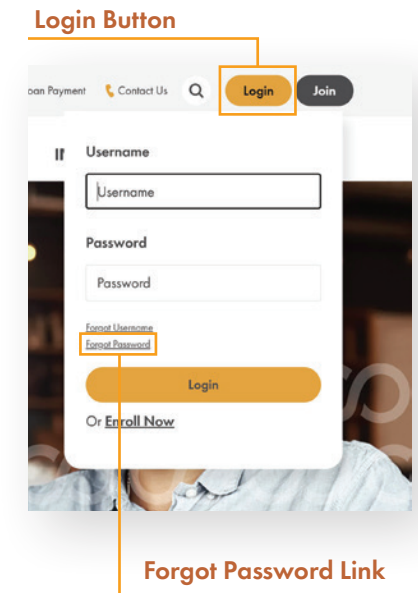
CCCU MOBILE BANKING APP



First-Time Online Banking login (Starting June 2)

After the conversion takes place, you will need to set up a new password in order to access the new PCU Online Banking platform.

- 1 Navigate to Online Banking**
To begin, visit our website at providencecu.org and navigate to the 'Login' button in the top-right corner of the page. From the login drop-down, click the 'Forgot Password' link.
- 2 Accept Disclosure & Select Password Type**
Once you are redirected to the 'Forgot Password' portal, begin by reading and agreeing to the 'Forgot Password Disclosure'. Next, you will select "Reset my Password" and click 'Continue'.



- 3 Verify Your Identity**
Verify your identity by entering your **Username**, **your full SSN**, and **any 3 of the following questions**: email, date of birth, ZIP code, or last name. Once the form is complete, click 'Continue'.
- 4 Complete Two-Step Verification***
Select **SMS Text** or **Voice Call** to receive a text/call with your **security code** to complete the password reset. Click 'Continue', then complete the Verification Process by **entering the six-digit code** from the phone call or text message. Click 'Verify' to continue.
- 5 Create New Password**
Create a new password and enter it again to verify. Click 'Continue' to complete the change password process. You can now access Online Banking!

**It's important that we have your updated phone number in our records before May 20, 2025, in order to ensure that you can receive an SMS or phone call during Step 4. Please verify your contact information in your current Online Banking system, or contact your local branch.*

Account History, eStatements, and Notices

Account history and eStatements prior to June 2, 2025, will not be available in the new Online Banking system. We recommend downloading your prior statements and your May 2025 account history in Online Banking.

During this transition, you will be able to receive free statement copies by contacting the Credit Union by phone, sending a secure message inside online banking, or visiting a branch.

If you are currently enrolled in eStatements, you will continue to only receive electronic account statements, mortgage statements, and tax statements. Other notices from the Credit Union will be sent via mail to the address we have on record for you.

Members will no longer receive an email notifying them when their eStatements are ready. eStatements are generally available by the 10th of each month.

Remote Deposit Capture

Members will continue to have access to Remote Deposit Capture through mobile banking.

Your daily deposit limit will be \$5,000.00, but the immediate funds availability is changing. These changes are outlined below:

DESCRIPTION	CURRENT	NEW
Immediate Funds Availability	\$400.00	\$225.00
Hold Period	2 Business Days	5 Calendar Days

Transfers

Recurring transfers set up in your Online Banking will not process after May 31, 2025.

The last day to schedule these types of payments is May 22, 2025.



You will need to set up new transfers,

including member-to-member transfers, and external ACH transfers. This does not include recurring bill payments.

NEW - Money Transfers with Zelle®



Zelle® is a convenient way to send and receive money with friends, family and others you trust. Starting June 2, 2025, you may enroll with Zelle® in 5 simple steps:

1. Log into the CCCU Mobile Banking App
2. Once in the app, select 'More' in the bottom-right
3. Then tap 'Transfer & Pay' to open the dropdown
4. Then Select 'Zelle®'
5. Enroll your email address or U.S. mobile number

You're ready to start sending and receiving money with Zelle®. Zelle® transactions show up in your account activity, so you can easily keep track of your money.



Bill Pay

The last day to access and schedule payments through Bill Pay is May 22, 2025.

Any transactions or payments would need to be completed by that date, so please plan ahead. Payments scheduled through June 1, 2025, will process as normal, and all recurring payments and future-dated payments after June 1, 2025, will be moved to our new Bill Pay service.

Currently, primary and joint owners access the same, shared Bill Pay profile. As of June 2, 2025, each member has their own Bill Pay profile connected to their individual online banking profiles. We are migrating Bill Pay payees, pending payments, recurring payments, and six (6) months of payment history to the primary account holder's online banking profile. Joint owners will need to add payees on the new online banking platform to begin using Bill Pay.

Payees set up as eBills will be converted to the new Bill Pay system. You will need to re-enroll in eBills to continue making payments to those payees.

When scheduling a bill payment, you will select the Deliver by Date. Funds will be pulled from the account before the Deliver by Date. Electronic payments will be pulled from your account one (1) business day before the Deliver by Date, and payments processed as a physical check will be pulled from the account five (5) business days before the Deliver by Date.

Below is an example timeline of scheduled payments and when the funds will be withdrawn from your account.

PAYMENT METHOD	DELIVER BY DATE	FUNDS WITHDRAWN
Electronic	3/31/25	3/28/25
Physical Check	3/31/25	3/25/25

Changes to Your Deposit Services

Information on changes to your deposit accounts and how to navigate them, starting June 2, 2025.



Debit & ATM Card Changes

Beginning June 2, 2025, all current PFCU branded debit cards will become inactive. If you have a checking account, you will receive a new debit card to replace the old one.

Your new debit card will begin working on Monday, June 2 at 7 a.m.

- If you have only a savings account, you will receive an ATM card instead of a debit card.
- If you have multiple checking accounts, we will be reaching out to you soon to explore the best options for you.

The ATM withdrawal limit on your new debit card is the same. However, the point of sale (POS) limit on your new card is decreasing from \$7,500.00 to \$5,000.00 a day. You may use your ATM or debit card, free of charge, at terminals participating in The Star System, Plus System, Co-Op, CIRRUS Network, and all CCCU and PFCU terminals.

CCCU Debit Card Controls App

The CCCU Debit Card Controls app helps you manage your debit card when you need it. You can manage your transactions, set limits and alerts, and lock and unlock your card if lost or stolen.

To download the app, simply search 'CCCU Debit Card Controls' in your phone's app store.



Overdraft Changes

Courtesy Pay is being discontinued as of June 1, 2025.

Courtesy Pay allows the Credit Union to cover overdrafts on your account when you don't have enough funds, up to your approved limit, to pay items posting to your account, including debit transactions. Starting June 1, 2025, we will no longer offer Courtesy Pay.

If you have accounts or personal loans linked as an overdraft transfer source, those accounts will remain linked. If we need to transfer funds from a linked account to cover an item, we will transfer in \$25.00 increments from deposit accounts and \$100.00 from loans.

Beginning June 2, 2025, setting up or making changes to your linked overdraft transfer accounts will require you to contact the Credit Union.

Account & Routing Numbers

For most of our members, there will be no change to their account number. If you happen to be in the small group of members who will experience a change, there will be a separate communication notifying you of the change.

For most members, no change is needed for existing items below:

- Direct Deposit
- Personal Checks
- Automated Electronic Payments (excluding recurring payments to a debit card)

Overdraft Charges Table

DESCRIPTION	CURRENT	NEW
Overdraft/NSF Fee/Returned Item	\$15.00	\$10.00
Overdraft Transfer Fee	\$0.00	\$0.00
Transfer Amount	Amount needed to cover transaction	Rounded up to the nearest \$25.00 (deposit) and \$100.00 (loans)
Deposit Returned Fee	\$15.00	\$10.00

NEW Payments and Deposits on or after June 2, 2025

Beginning June 2, 2025, all new (not currently set up) electronic ACH deposits, payments, and wire transfers must use the new CCCU Routing Number and Account Number.

To set up NEW electronic payments or deposits on or after June 2, you will need two numbers:

1. The new CCCU Routing Number: 323075136
2. The ACH Account Number: This unique number for your Savings or Checking Account can be found in the new Online Banking or in the CCCU Mobile Banking App.

How to find your account number beginning June 2, 2025:

FOR DESKTOP:

1. In the dashboard, select an Account
2. Click 'Account Details' at the top-right of the screen
3. Scroll down to 'ACH Account Number'

FOR MOBILE:

1. Select an Account
2. Click 'Show Details' at the top of the screen
3. Scroll down to 'ACH Account Number'

Existing Transfers

Internal and External automated, recurring transfers set up directly with the Credit Union will continue to process normally.

For example, if you have an automated transfer set up to pay a loan payment, that payment will continue to process as normal.

You may have automated transfers set up within your Online Banking profiles. Internal transfers will continue to process, but External and Member-to-Member transfers will not process after May 31, 2025, and you will need to set these up again in the new Online Banking on or after June 2, 2025. This does not include recurring bill payments.

Certificate of Deposits

The early withdrawal penalty on Share Certificates is changing on Certificate of Deposits (CDs) with terms greater than 12 months.

Currently the early withdrawal penalty is 90 days interest. Beginning June 2, 2025, the early withdrawal penalty on CDs with terms greater than 12 months will be 180 days interest.

Fee Changes

Beginning June 2, 2025 the following fees will change.

CHECKING ACCOUNT FEES		
	PFCU (OLD FEES)	CCCU (NEW FEES)
Stop Payment	\$30.00	\$10.00
Starter Checks	\$2.00/Page	\$2.00/Page
Check Printing	At Approx Cost	N/A
Temporary Checks	\$2.00	Not Offered

SAVING ACCOUNT FEES		
	PFCU (OLD FEES)	CCCU (NEW FEES)
MMA Excessive Withdrawal	\$10.00 after 6 months	N/A
Overdrawn	\$15.00/each	\$10.00/each
Inactive/Dormant	\$10.00/month	\$10.00/month
Escheat Acct Processing	\$30.00	\$10.00
Mega Money Market Low Balance	\$50.00	\$50.00
Rename Acct to Trust Acct	\$25.00	No Charge

EFT FEES		
	PFCU (OLD FEES)	CCCU (NEW FEES)
Card Replacement	\$10.00	\$10.00
Rush Card Delivery	\$75.00	\$32.00
Bill Pay Services	Free	Free
Overnight Payment	N/A	\$19.95
2nd Day Delivery	N/A	\$14.95
Donation Check	N/A	\$1.99
Gift Check	N/A	\$2.99
Wire Fee Incoming - Int'l	N/A	\$18.00
Wire Fee Outgoing	\$20.00	\$15.00
Int'l Wire Transfer Fee	Pass Through +\$15.00	\$40.00
Int'l Wire Transfer Fee/Converted	N/A	\$35.00
Direct Credit Wire	N/A	\$15.00
Wire Trace	\$25.00	N/A

OTHER SERVICE FEES		
	PFCU (OLD FEES)	CCCU (NEW FEES)
Account Research	\$25.00/Hour	\$25.00/Hour
Statement Copy	\$5.00	\$2.00/Page
Deposited Item Return Fee	\$15.00	\$10.00
Cashiers Check	\$5.00	\$3.00
Gift Cards	\$5.00	\$3.99
Dormant Accounts (24 months/Under \$150)	\$10.00/Month	\$10.00/Month
Garnishment/Levy	\$50.00	\$35.00
Non-Member Check Cash Fee	\$5.00/Check	\$5.00/Check
Check Copy	\$5.00/Check	\$2.00/Check
Loan Payment Fee Online	\$6.00	\$5.00
Loan Payment Fee Phone	\$10.00	\$10.00
NSF/Overdraft	\$15.00	\$10.00/Item
Notary	No Charge	No Charge
Visa International Transaction Fee	N/A	Up to 1% of Transaction
Items Sent for Collections	N/A	\$15.00/Item + Cost
Foreign Item Deposit	N/A	\$10.00
Foreign Item Deposit - Canadian	N/A	\$5.00
Foreign Draft Purchase	N/A	Varies
Foreign Currency Purchase or Sales	Pass Through	\$12.00 FedEx Fee (per 5k)
FedEx	N/A	\$32.00
Money Orders (Hood River Branch Only)	N/A	\$2.00
Returned Mail	\$5.00	\$5.00/Item



Consumer Loan Products

Important information on how to pay your consumer loans, and gain continued access to your Credit Cards.

Consumer Loan Payments

Effective June 2, 2025, please direct physical consumer loan payments or deposits to:

Consolidated Community Credit Union
1033 NE 6th Ave,
Portland, OR 97232

This includes Auto, RV, Personal Loans and Lines of Credit, Home Equity Loans and Line of Credit, and Mortgage Loans.

Student loan payments currently being mailed to ZuntaFi will continue being directed to ZuntaFi after June 2, 2025. Student loan payments that are currently being mailed to PFCU will need to be redirected to CCCU starting June 2, 2025.

Credit Cards

Use our dedicated credit cards app, CCCU Credit Cards, to manage your credit cards, make payments, view transactions, set limits, plan travel dates, and more.

After receiving your new credit card (on or around April 6, 2025), members will no longer be able to take cash advances on their credit cards in digital banking. However, you will still be able to take cash advances by using a PIN at an ATM. To request a PIN for your new card, please call PSCU, our credit card servicer, at 888.886.0083. Beginning June 2, 2025, cash advances can be done at an ATM, over the phone, or in a branch.

To download the CCCU Credit Card app, simply search 'CCCU Credit Cards' in your phone's app store.



Change in Terms

Changes to accounts, loans and services after conversion.



Change in Terms Notifications

In connection with the merger of Consolidated Community Credit Union (CCCU, "Credit Union") and Providence Federal Credit Union (PFCU), many of the deposit accounts and services you had with PFCU are transitioning to those provided by CCCU. The following Change in Terms Notification outlines the material changes in the deposit account and electronic funds transfer (EFT) services. The accounts and services that are not listed below will remain unchanged except for name changes further explained on **page 19** of this booklet. We encourage you to review and retain this document, and the accounts and service agreements of CCCU for your records.

Membership and Account Agreement

Effective June 2, 2025, the PFCU Membership and Account Agreement governing your deposit accounts will be replaced with the CCCU Membership and Account Agreement. Many of the contract terms for accounts and services will remain without substantive changes. The user of your accounts and services will be governed by the CCCU Membership and Account Agreement, which is available upon request at any time or on our website at consolidatedccu.com/disclosures-and-agreements.

Overdraft Services Changes

Effective June 2, 2025, CCCU Overdraft Services will apply to your accounts. The following are material changes in existing terms and conditions from the PFCU Overdraft Services.

- Courtesy Pay is being discontinued.
- Debit and ATM transactions will require sufficient available funds to cover the full amount at the time the card is ran or the transaction will be denied.
- Overdraft transfers from one account to cover another account will occur in \$25.00 increments from deposit accounts and \$100.00 from loans. The amount transferred will not be the overdraft transaction amount specifically. This is to limit the number of transfers needed per day.
- Fees will change as described on **page 11**.
- Setting up overdraft transfer sources, or making changes to existing overdraft transfer sources, will need to occur by contacting the Credit Union or visiting a branch.
- Transactions may not be presented in the order in which they occurred, and the order in which checks or items are received and processed, may affect if an overdraft occurs. The Credit Union processes checks and items in the order in which they are received. Checks and ACH debits may be presented to us in batches or data files, and are paid when we process the data file. Checks in the same data file are processed in random order.

Electronic Statement Changes

Effective June 2, 2025, account, mortgage, and tax statements will be made available in Online Banking to all members. Members may also request to opt-out of receiving paper statements. Other specific changes include:

- Members will no longer receive an email notification with instructions on how to view or download their statements.
- Notices such as overdraft/non-sufficient funds, Certificate of Deposit maturity and renewal reminders, as well as miscellaneous account notices will be mailed to the address on record.

Funds Availability Policy Changes

Effective June 2, 2025, the CCCU Funds Availability Policy will replace the PFCU Funds Availability Policy. The material changes to the policy are as follows:

- To be considered deposited on a business day, funds must be deposited before 3:00 p.m. Pacific Standard Time on a business day we are open. Funds deposited after 3:00 p.m., or on a day we are not open, will be considered deposited on the next business day.
- Depending on the type of check that you deposit, funds may not be available until the second business day after the day you made your deposit. However, the first \$225.00 of your deposit will be available on the first day you make your deposit.

Electronic Funds Services Changes

Effective June 2, 2025, the CCCU Electronic Funds Transfer Policy will replace the PFCU Electronic Funds Transfers or Electronic Funds Transfers Policy. The material changes to the policy are as follows:

- The daily limit for purchase transactions at point of sale (POS) terminals is \$5,000.00.
- Notice to Credit Union for Lost or Stolen Cards or Unauthorized Access and EFT Billing Errors. The new contact information for notifying the Credit Union of a lost or stolen card or unauthorized electronic funds transfer or EFT billing error is: 800.444.8115.
- You may use your ATM and Debit card in ATMs and ITMs of the Credit Union, The Star System and Plus System, CO-OP, CIRRUS Network, and such other terminals we may designate.
- You may use your Card to make the following transactions on your account:
 - Withdraw cash from your checking and savings accounts.
 - Transfer funds between your savings and checking accounts.
 - Other transactions as offered and permitted in the future.

Bill Payments: Bill payments will be processed.

- Bill Payments will be processed on the business day (generally Monday – Friday except certain holidays) that you designate as the payment delivery date, provided the payment is submitted prior to the two daily cut-off times of approximately 5:00 a.m. and 12:00 p.m. Pacific Standard Time.
- Bill Payments can be changed or cancelled any time prior to the cut-off time on the scheduled processing date.
- There is a dollar limit on any one bill payment to a business of \$25,000.00 or the available balance, whichever is less.
- Account-to-Account and Person-to-Person transfers sent via Bill Pay have a daily limit of \$9,999.99.

Deposit Accounts Truth in Savings Disclosures

Effective June 2, 2025, the PFCU Deposit Account Truth in Savings Disclosures will be replaced by the CCCU Truth in Savings disclosures. Effective June 2, 2025, PFCU deposit accounts will be converted to a corresponding deposit accounts at CCCU as set forth below. The following specific changes are made to the PFCU savings, checking, money market, and certificate accounts.

- **Savings Accounts:** Your PFCU Minimum Balance Share, Secondary Savings and Holiday Club Accounts will change to the CCCU Primary Savings account, Secondary Savings and Holiday Savings Account. The effect of this change does not result in reduced earnings for you, however, the minimum balance to earn dividends on the Holiday Savings Account is increasing to \$100.00. The Prime Time Savings account will change to the CCCU Primary Savings Account. Members who had the Prime Time Savings will be eligible for free checks through the branch or call center only.

See Truth in Savings disclosures for details [at consolidatedccu.com/disclosures-and-agreements](https://www.consolidatedccu.com/disclosures-and-agreements).

CURRENT	NEW	OTHER CHANGES
Minimum Balance Share	Primary Savings	N/A
Secondary Share	Secondary Savings	N/A
Holiday Club	Holiday Savings	Min. Balance to earn dividends will be \$100.00
Prime Time Savings	Primary Savings	Change in APY (See consolidatedccu.com/savings-account)

- **Youth Accounts:** No changes are being made to the PFCU Cub Accounts. The iPlus Kids and iProsper Teen accounts will be moved to the CCCU Youth Savings Account. The Youth Savings Account will have tiered dividend rates based on the entire account balance. See Truth in Savings disclosures for details on [at consolidatedccu.com/disclosures-and-agreements](https://www.consolidatedccu.com/disclosures-and-agreements).

CURRENT	NEW	OTHER CHANGES
Cub Account	Cub Account	N/A
iPlus Kids	Youth Savings	Tiered Dividends (See consolidatedccu.com/kids-savings-account)
iProsper Teen	Youth Savings	

- **Money Market Accounts:** The Money Market Account will convert to the Hi-Yield Money Market and will have new dividend rate tiers. See Truth in Savings disclosures for details on [at consolidatedccu.com/disclosures-and-agreements](https://www.consolidatedccu.com/disclosures-and-agreements).

- **Checking Accounts:** Your Free Plus Interest Checking Account will be moved to the CCCU Base Checking Account, which does not earn interest. Your Refresh Checking Account will be moved to the CCCU Vertical Checking Account, which requires payroll deposit. This account has limited access, and checks deposited have an automatic hold placed. See Truth in Savings disclosures for details on [at consolidatedccu.com/disclosures-and-agreements](https://www.consolidatedccu.com/disclosures-and-agreements).

CURRENT	NEW	OTHER CHANGES
Free Plus Interest Checking	Base Checking	Does not earn interest
Refresh Checking	Vertical Checking	See consolidatedccu.com/disclosures-and-agreements

- **Certificate of Deposit:** Early withdrawal penalties are changing on CDs with terms greater than 12 months. Currently the early withdrawal penalty is 90 days interest. Beginning June 2, 2025, the early withdrawal penalty will be 180 days interest.

Fee Schedule

Effective June 2, 2025, the Fee Schedule applied to your deposit accounts, and services will include certain increased and decreased fees as set forth on **page 13**. Fees for additional CCCU services, which were not offered by PFCU, may apply as set forth on the CCCU Fee Schedule.

Home Equity Line of Credit - Change in Terms Notification

In connection with the merger of Providence Federal Credit Union (PFCU) and Consolidated Community Credit Union (CCCU), CCCU is amending your Home Equity Credit Agreement and Addendum. The following is a summary of the changes being made to your Home Equity Line of Credit. These changes will take effect on June 1, 2025. These changes will take effect for your payment due on June 30, 2025.

REVISED TERMS AS OF JUNE 1, 2025	
Due Date	As of June 1, 2025 your HELOC payment will be due on the last day of each month.
Period Adjustment	Your Annual Percentage rate may adjust quarterly on March 1, June 1, September 1 and December 1. The Periodic Rate and corresponding Annual Percentage Rate is a variable rate based upon an index, which is the Prime Rate quoted on the last day of the prior month as published in the "Money Rates" section of The Wall Street Journal.
Repayment Period	The length of the repayment period will be fifteen (15) years. During the repayment period, payments will be due monthly. Your minimum monthly payment will be equal to the amount necessary to amortize the balance over fifteen (15) years. Any increase or decrease in the Annual Percentage Rate will affect the number of monthly payments you will make in the repayment period. However, if the amount of the monthly payment is not enough to pay at least the Finance Charge accruing during the month and amounts advanced for any insurance premiums, if applicable, we may increase your monthly payment in an amount sufficient to amortize the loan balance over the original schedule.
Minimum Advance	None

These are the only four changes that will be made to your loan. All the other terms will remain the same.

Personal Line of Credit - Change in Terms Notification

In connection with the merger of Providence Federal Credit Union (PFCU) and Consolidated Community Credit Union (CCCU), CCCU is amending your Line of Credit Agreement and Disclosures governing your Personal Line of Credit. The following is a summary of the changes being made to your Personal Line of Credit. These changes will take effect on June 1, 2025. These changes will take effect for your payment due on June 30, 2025.

REVISED TERMS AS OF JUNE 1, 2025																								
Due Date	As of June 1, 2025 your Personal Line of Credit payment will be due on the last day of each month.																							
Minimum Monthly Payment	The required payment on your line of credit account is determined by the outstanding balance at the end of each month as set forth on the following schedule:																							
	<table border="1"> <thead> <tr> <th>Line of Credit Balance</th> <th>Monthly Payment</th> </tr> </thead> <tbody> <tr> <td><\$500</td> <td>\$25</td> </tr> <tr> <td>> \$500 < \$1000</td> <td>\$50</td> </tr> <tr> <td>> \$1000 < \$2000</td> <td>\$75</td> </tr> <tr> <td>> \$2000 < \$3000</td> <td>\$100</td> </tr> <tr> <td>> \$3000 < \$4000</td> <td>\$125</td> </tr> <tr> <td>> \$4000 < \$5000</td> <td>\$150</td> </tr> <tr> <td>> \$5000 < \$6000</td> <td>\$225</td> </tr> <tr> <td>> \$6000 < \$7500</td> <td>\$300</td> </tr> <tr> <td>> \$7500 < \$10000</td> <td>\$400</td> </tr> <tr> <td>> \$10000 < \$15000</td> <td>\$450</td> </tr> <tr> <td>> \$15000 < \$20000</td> <td>\$550</td> </tr> </tbody> </table>	Line of Credit Balance	Monthly Payment	<\$500	\$25	> \$500 < \$1000	\$50	> \$1000 < \$2000	\$75	> \$2000 < \$3000	\$100	> \$3000 < \$4000	\$125	> \$4000 < \$5000	\$150	> \$5000 < \$6000	\$225	> \$6000 < \$7500	\$300	> \$7500 < \$10000	\$400	> \$10000 < \$15000	\$450	> \$15000 < \$20000
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> \$15000 < \$20000	\$550																							
Penalty APR	18%. This APR may be applied when you fail to comply with the obligations under the personal line of credit agreement. If your APR is increased, the Penalty APR will apply until your Line of Credit Account is paid in full.																							

These are the only three changes that will be made to your loan. All the other terms will remain the same.

Updated Branch Locations

We are growing! After the merger, you can take advantage of our new Portland and Hood River branch locations.



Updated Merged Branch Locations

Starting June 2, can you take full advantage of all CCCU and PFCU branches – including over 5,000 Co-Op Shared Branches worldwide!

Headquarters

CCCU Admin

1033 NE 6th Ave.
Portland, OR 97232

By Appointment Only

Cashless Location

CCCU Branches

A Sandy Blvd NE

2021 NE Sandy Blvd
Portland, OR 97232

Hours of Operation:

Monday – Friday
9:00 a.m. - 5:00 p.m.

Services & Amenities:

Drive-thru
24-hour ATM
Night drop
Notary public
Coin counter
Parking available
Bicycle parking available

B Slabtown NW Branch

1535 NW 21st Ave
Portland, OR 97209

Hours of Operation:

Monday – Friday
9:00 a.m. - 1:00 p.m. &
2:00 p.m. - 5:00 p.m.
(closed for lunch 1:00-2:00 pm)

Services & Amenities:

24-hour ATM
Night drop
Notary public
Coin counter
Bicycle parking available

C Cascade Branch

1206 12th St.
Hood River, OR 97031

Hours of Operation:

Monday – Friday
9:00 a.m. - 5:00 p.m.

Services & Amenities:

Drive-thru
24-hour ATM
Night drop
Notary public
Spanish speaking staff
Coin counter
Parking available
Bicycle parking available

PFCU Branches

D St. Vincent Medical Center Branch

9205 SW Barnes Road
Portland, OR 97225

Hours of Operation:

Monday – Friday
7:30 a.m. - 4:00 p.m.

Services & Amenities:

Interactive Teller Machines (ITMs/ATM) location
Free parking available
Free bicycle parking available

E San Diego Cashless Branch

4855 Seminole Drive
San Diego, CA 92115

Hours of Operation:

Monday: 7:30 a.m. - 4:00 p.m.
Tuesday-Sunday: Closed

Services & Amenities:

Automated Teller Machine (ATM) location

F Providence Portland Medical Center (PPMC/ Cancer Center/ CU Service Center

4805 NE Glisan Street
Portland, OR 97213

Hours of Operation:

Monday – Friday
7:30 a.m. - 4:00 p.m.

Services & Amenities:

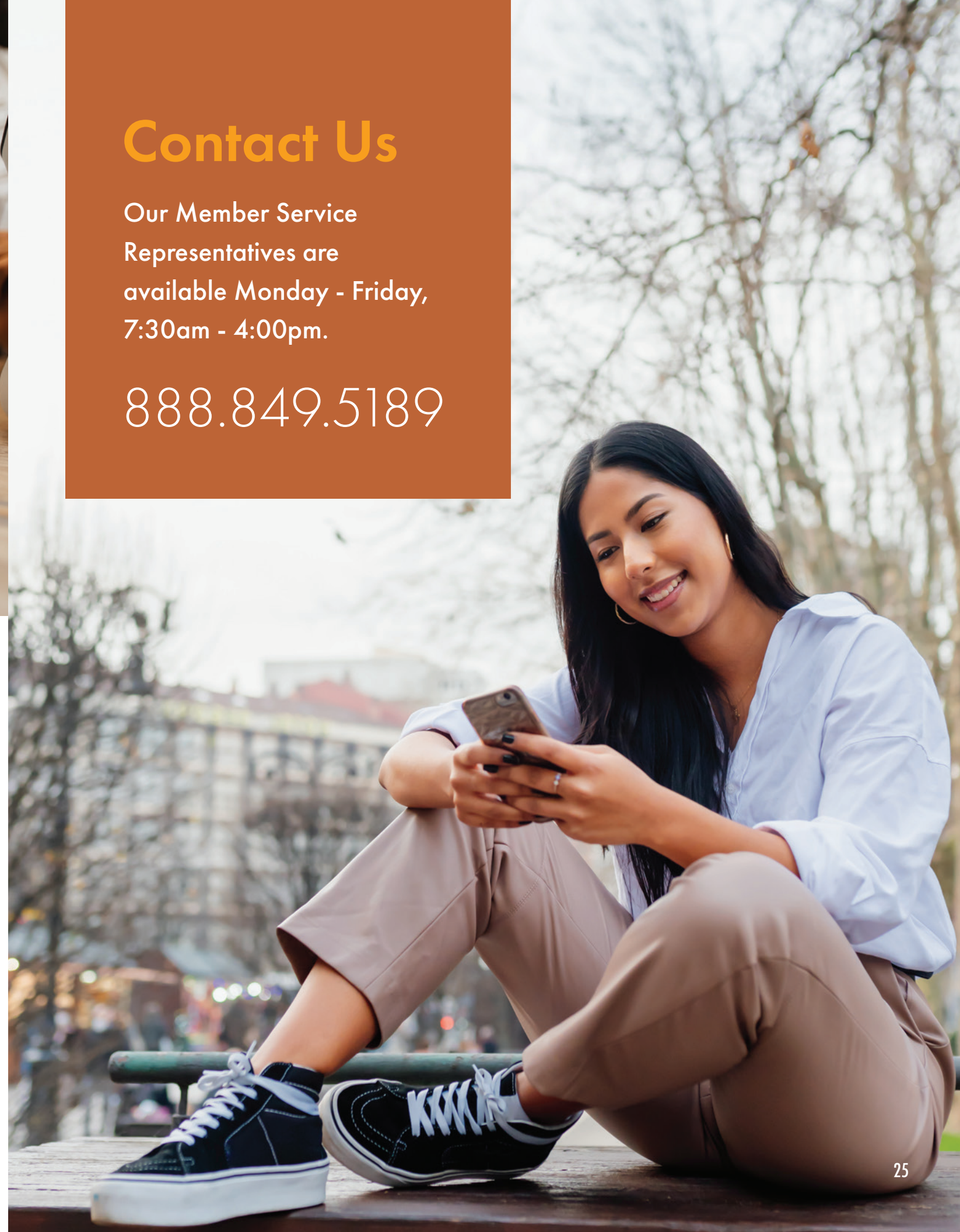
Interactive Teller Machine (ITM/ATM)
Free Parking available
Free bicycle parking available



Contact Us

Our Member Service Representatives are available Monday - Friday, 7:30am - 4:00pm.

888.849.5189



Shared Branching

Now that PFCU is a division of CCCU, you will now have access to over 5,000 Co-Op Shared Branches and 30,000+ surcharge-free ATMs worldwide! That's more direct access to your money than most traditional bank customers have.



Co-Op Locator

Use the Co-Op locator to find Shared Branches and surcharge-free ATMs near you. This includes select locations where you shop, like 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts, and many regional convenience store locations.





Consolidated Community Credit Union is an assumed business name of Consolidated Federal Credit Union. Providence Federal Credit Union (PFCU), Providence Credit Union (PCU) and Consolidated Community Credit Union (CCCUC), and CCCUC Cascade are all trade names or registered service marks of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union; shares and deposits held at each office are not separately insured.

The information in this guide is valid as of 4/8/2025.

For the most up-to-date information, please visit providencecu.org/merger.

