

Member Statement

Important Message

Take your business onward and upward with a Provident business account. We offer competitive dividends, no annual fees, no monthly transaction and cash limit, and free debit cards. Visit one of our branches to learn more.

RETURN SERVICE REQUESTED

YOGESH S LANJEWAR
4956 ROSELLE CMN
FREMONT CA 94536-7921

Statement Date: 04/30/2016
Member Number: 9050563

Beginning Date: 04/01/2016
Ending date: 04/30/2016

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Trans Date	Eff Date	Transaction Description	New Balance
SAVINGS/PLUS Account: 905056300			
Beginning Balance 65,916.45			
Ending Balance 27,394.55			
	04/01	Share Withdrawal	-18,900.00
04/18	04/16	ATM/Electronic Deposit	3,105.00
		e-Deposit - Mobile Provident CU CAUS CU SERVICES	
04/18	04/16	ATM/Electronic Deposit	270.00
		e-Deposit - Mobile Provident CU CAUS CU SERVICES	
	04/29	Transfer	-23,000.00
		TFR to Shares 9050563-90	
04/29	04/30	DIVIDEND	3.10
Joint Owners: SARIKA AGRAWAL			
Y-T-D Dividends: 9.33			
Annual Percentage Yield Earned (APYE) is 0.0800%			
From 04/01/16 Through 04/30/16			
Total Overdraft Fees This Period: .00 Year-To-Date: .00			
Total Returned Item Fees This Period: .00 Year-To-Date: .00			
SUPER REWARD CKG Account: 905056390			
Beginning Balance 19,898.38			
Deposits 39,634.02			
0 Checks .00			
Miscellaneous Debits 21,771.15			
Service Charges .00			
Ending Balance 37,761.25			
Qualification Period: 04/01/16 to 04/30/16			
ACH Transactions: 5			
Debit/Credit Card Purchases: 0.00			
04/04		Deposit	2,297.01
		ZENITH TALENT CO PAYROLL	
04/04		Withdrawal	-21,771.15
		TESLA MOTORS TESLA MOTO	
04/20		Deposit BANK OF AMERICA P2P	970.00
04/21		Deposit BANK OF AMERICA P2P	11,070.00
04/25		Deposit	2,297.01
		ZENITH TALENT CO PAYROLL	
04/29		Transfer	23,000.00



Send inquiries to: P.O. Box 8007, Redwood City, CA 94063-0903
(800) 632-4600 / providentcu.org



Note: Notify us immediately of any name, address or signing authority change on this account.

Billing-Error Rights and Electronic Funds Error-Resolution Notice

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us at P.O. Box 8007, Redwood City, CA 94063-0903 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us but doing so will not preserve your rights. In your letter, give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) a description of the transaction you are unsure about and a clear explanation of why you believe there is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. For electronic transactions, if we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bills that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



The Annual Percentage Yield Earned (APYE) reflects the actual earnings of the account balance during the statement period based on the rate.

Statement Date: 04/30/2016
 Member Number: 9050563

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Trans Date	Eff Date	Transaction Description	New Balance
		TFR From Shares 9050563- 0	
		Joint Owners: SARIKA AGRAWAL	
		Y-T-D Dividends: 25.39	
Total Overdraft Fees This Period:			.00
Year-To-Date:			.00
Total Returned Item Fees This Period:			.00
Year-To-Date:			.00
SUMMARY OF PAYROLL DEDUCTIONS AND DIRECT DEPOSITS			
Date	Total	S 90	
04/04	2,297.01	2,297.01	
04/20	970.00	970.00	
04/21	11,070.00	11,070.00	
04/25	2,297.01	2,297.01	
SUMMARY OF YEAR-TO-DATE DIVIDENDS			
	2016	2015	
Reportable Dividends Credited	34.72	34.23	
Non-Reportable Dividends Credited	.00	.00	
Total Dividends Credited	34.72	34.23	
Reportable Dividends of \$10 or More Are Reported to the IRS as Interest Income for the Year.			
For 2016			
YTD Finance Charge	.00	YTD Dividends (Except IRA)	34.72



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Provident Business Accounts

TAKE YOUR BUSINESS ONWARD AND
UPWARD

With Business Savings and Checking Accounts

- Competitive Dividends
- No annual fees
- No monthly transaction and cash limit
- Overdraft protection
- Free debit card
- Online and mobile banking

(800) 632-4600
providentcu.org



Make life easy.

Provident Business Service Packages

Choose the best package to suit your business needs:

- General or Limited Partnership
- Corporation (Profit or Non-Profit)
- Limited Liability Company and Limited Partnerships
- Sole Owner/Proprietorship
- Non-Profit Organizations

Business Savings Account:

Earns dividend with a competitively tiered account that serves as the basis for your growing business.

Business Checking Account:

Our dividend-bearing account has the highest rate and lowest fee¹ in the market.

Business Rewards Visa® Credit Card:

- Keep business expenses separate from personal expenses
- Earn points to redeem for merchandise
- Receive exclusive discounts and offers at visasavingsedge.com and clearme.com
- Track expenses and cash flow
- Use as a source for overdraft protection when linked to a business account
- Use your business debit and credit card with Apple Pay, Samsung Pay, Android Pay and Visa Checkout



Visit providentcu.org to find out more information about our Business Accounts program. To open an account, please stop by one of our local community branches.

(800) 632-4600 / providentcu.org

¹ Monthly fee waived for non-profit and charitable organizational business entities.