

Spring 2023

KEYPOINTS

A publication for Members of KeyPoint Credit Union



President's Message

On April 27th, KeyPoint will hold our Annual Membership meeting in person at our new headquarters in San Jose. I hope you can join us. It's a great opportunity to hear directly from me and board chair Marsha Poenisch on the state of your credit union. We'll talk about new products that are coming your way and answer questions. Plus, it's a great chance to meet and network with other Members.

As I've noted, we designed the new building to optimize workplace efficiency and support our hybrid work model. We prioritized sustainability in our design by using eco-friendly materials. The building qualifies for LEED-Gold certification—a high standard to achieve. It utilizes low-carbon emitting materials, optimizes energy performance, and employs low-flow plumbing to reduce water consumption. The parking lot even has several charging stations for employees' electric vehicles.



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com

Join us for our Annual Membership Meeting

KeyPoint's Annual Membership meeting will be held in person on **Thursday, April 27, 2023, at 5:00 pm** at our new headquarters, 2150 Trade Zone Boulevard, San Jose, CA 95131. You can reserve your seat by calling **(408) 731-4197** or emailing rsvpannualmeeting@kpcu.com. We will serve refreshments and offer door prizes!



Business Banking Products and Services Continue to Expand

To further support our Small Business Banking Members, KeyPoint continues to expand its business banking unit following the launch of new products and services in 2022. Small Business checking products like **Elite Business Checking** received great accolades for their innovative and convenient features. Last year, KeyPoint introduced several new services, including **Business Automated Clearing House (ACH) transactions, Payroll, and Merchant Processing.**

Building on this success, we launched two new business lending products: **Secured Vehicle/Equipment Loans** and **Unsecured Term Loans.** With the Secured Vehicle/Equipment Loan, Business Members can invest in the hardware and machinery needed to keep operations humming. With an Unsecured Term Loan, Business Members can secure the capital they need to build and manage their businesses. Even more, Business Members can use this loan for any business purpose. With a tremendous demand for both products, we designed these services to accommodate Members' needs. To qualify, your business must have been in operation for at least two years and received sales of at least \$150,000 last year. Other criteria will apply and loans are subject to credit approval.

To consult with a Business Lending expert, contact Javier Eredia at jeredia@kpcu.com.



Meet the KeyPoint Team



Teresa
Commercial Loan Servicing Specialist

Password Security Should Be **PRIVATE**

Who hasn't used a child's birthdate or a favorite pet's name for an online password? It's easy to remember! Who hasn't written down passwords and put them in a desk drawer or wallet? It's easy to find! Who loves that we do this? People who are up to no good!

Help keep your Online and Mobile Banking accounts **PRIVATE** with these simple tips:

Password Managers. Encrypt and store sensitive login information with secure password managers.

Randomize. Create different usernames and passwords for each app or online account. Use special characters, long phrases, and random numbers.

Identify. Verify your identity using multi-factor authentication (MFA).

VPNs and Private Networks. Avoid using public networks. Choose VPNs and private networks instead.

Alerts. Sign up for banking alerts and receive notifications about account activity.

Trusted Sources. Avoid sharing your passwords and usernames with others. When necessary, only reveal to trusted sources.

Expect Scams. Be suspicious of phishing practices. Take caution to avoid email, text, and phone scams.

Follow these steps to help keep your Online and Mobile* Banking accounts secure. Together, we can protect your **PRIVATE** information.

*Mobile carrier rates may apply.

What is your role and how long have you been with KeyPoint?

My title is Commercial Loan Servicing Specialist. I have been with KeyPoint since January 2014.

What does a typical day hold in store for you?

My day varies from day to day. I assist the Commercial and Small Business Lending Members with any questions on their loans, process loan payments/payoffs and provide reports to the Small Business Administration.



What are your goals for 2023?

My goal for 2023 is to provide quality service to our Members and help with any team projects as needed.

What do you like best about your work?

I like knowing I can help solve problems for our Members and hopefully brighten their day.

What is your favorite book and/or movie and why?

My favorite movie is Titanic. It's both romantic and tragic at the same time. The part when Rose jumps out of the lifeboat and runs back to Jack makes me cry every time.

Kids' CORNER

Side-Splitters

1. What is an astronaut's favorite key on the keyboard?
2. Why do aliens always spill their tea?
3. If athletes get athlete's foot, then what do astronauts get?



Funny Business

- Try saying as fast as you can:
One-one was a racehorse. Two-two was one too. One-one won one race. Two-two won one too.
If a dog chews shoes, whose shoes does he choose?
Top chopstick shops stock top chopsticks.



Did You Know

- The human nose can detect over 1 trillion different smells.
- Astronomer, Fred Hoyle, determined that if you could drive a car straight up in the air at 60 mph, it would only take about an hour to reach space.



- Answers:
1. The space bar.
 2. They have flying saucers!
 3. Missile toe.

Holiday Observances

May 29 | Memorial Day

June 19 | Juneteenth