

KEYPOINTS

Fall 2018

President's Message



After years of historically low interest rates, the Fed has been slowly raising rates. They anticipate there will be more increases ahead. This has created opportunities for savers.

As a KeyPoint Member, you can take advantage of the upside of rising interest rates with our complete range of accounts, including:

- Money Market Savings Account
- Smart Savings Account
- High Yield Savings Account
- Certificate and IRA Certificate Accounts
- Kids Savings Account (*under age 18*)
- Coverdell Education Savings Account

Talk to Brad

Give our CEO Brad Canfield feedback at talktobrad@kpcu.com

or a comfortable retirement, we can help you take advantage of today's rising rates — and make your money work harder with a KeyPoint account.

Count on our skilled representatives to help you choose the right account for you and your family. It's one more way we're working to improve the lives of our Members — and help you reach all your financial goals.

T. Bradford Canfield
President & CEO

So, whether you're saving for your children's college education, a down payment on your first home, a wedding

Start High. Go Higher with our ReSet Certificate

Rates are on the rise. With the ReSet Certificate, you can increase your earnings by getting a high rate now; and then later you can **reset the interest rate once** during the term of the certificate.¹

Here's how it works:

- 1 Open a 12-month or 24-month term ReSet Certificate with a minimum of \$1,000 at the current rate.
- 2 If rates rise during the term of your certificate, just contact KeyPoint and ask to "re-set" your certificate. *You can reset your certificate once without any early withdrawal fees or loss of interest. You'll get the current Traditional Certificate rate (of the same term).*

Super Certificate Special

Check out these amazing rates!

Make your money work harder with a KeyPoint Certificate.

- \$1,000 minimum opening balance
- New deposits only—certificate cannot be funded from a current KeyPoint account
- Open online or at one of our branches. Use code: **PR12** for 12-month
24MO for 24-month

12 MONTH
CERTIFICATE²

2.42%
APY³

24 MONTH
CERTIFICATE²

2.58%
APY³

OPEN YOUR CERTIFICATE NOW
at www.kpcu.com/open

Call (888) 255-3637 or visit a KeyPoint branch

¹Dividends earned will be based on the interest rate and Annual Percentage Yield (APY) as shown on our Deposit Rate Sheet at the time you open your account. After account opening, you have the option to reset your rate one time during the initial term of your certificate by choosing your reset rate from the effective Traditional Certificate rate of the same term. Your reset rate will be effective from the date you contact us and may take up to one business day to process. For full details see the Truth and Savings Disclosure for ReSet Certificate at www.kpcu.com. Early withdrawal penalties may apply. ²Terms less than or equal to 12 months may have a penalty equal to 90 days of dividends on the amount withdrawn; Terms greater than 12 months may have a penalty equal to 180 days of dividends on the amount withdrawn. ³Average Percentage Yield (APY) is 2.4265% for 12-month certificate, 2.5800% for 24-month certificate as of 9/7/2018. Rates subject to change. The stated APY assumes principal and interest remain on deposit for the term of the certificate. Interest is compounded monthly. For full details see the Truth In Savings Disclosure at www.kpcu.com. Early withdrawal penalties may apply.

Meet the KPCU team



Q & A with Maria Barragan
Bowers Branch Manager

Tell us about your work at KeyPoint.

I supervise, train and coach a team of four representatives who serve our members at the Bowers Branch in Santa Clara. I've been in this position for six years now, ever since I came to KeyPoint from the banking world.

How does your job at KeyPoint differ from your bank career?

We have the same wide range of products and services you'll find at any bank. Banks focus on building profits for their shareholders. Credit unions focus on helping members make the most of their money — keeping interest rates on loans low, and paying the highest rates around on savings. Instead of adding more fees, we look for ways to reduce or eliminate them completely. One of the biggest differences is that we don't sell products and services. We tailor solutions to the unique needs and goals of each KeyPoint member. When I see how our personal, customized approach helps members improve their finances and make their dreams come true, it makes me proud of the work my team and I do every day. And that's a great feeling to have about your job.

"We don't sell products and services. We tailor solutions to the unique needs and goals of each KeyPoint member."

Upcoming Seminars & Events



Oct 18 International Credit Union Day

FREE gifts at all branches

Home Buying Seminar: All In One Mortgage

6pm—8pm at KeyPoint's Community Learning Center
2805 Bowers Avenue, Santa Clara, CA

Nov 8 Estate Planning Seminar

6pm—8pm at KeyPoint's Community Learning Center
2805 Bowers Avenue, Santa Clara, CA

Holiday Observances



Oct 8: Columbus Day

Nov 22-23: Thanksgiving

Nov 12: Veterans Day

Dec 25: Christmas

We'll make YOUR FIRST PAYMENT*

Limited
Time
Only

On a KeyPoint Purchase Mortgage or Refi

- 15 or 30 year fixed interest rate loans
- Up to \$453,100 — higher limits up to \$679,650 apply to certain zip codes
- Fast and friendly service — quick close



Call (408) 731-4278 or visit kpcu.com/mortgage

*First mortgage payment up to \$2,500 and applies to principle and interest only. All taxes on the payment are the responsibility of the loan holder. All loans subject to credit approval. Offer applies to owner-occupied first mortgages purchase or refinance loan transaction in California, and must be a fixed-rate Conventional Conforming or Conventional High-balance loan product. Application must be received by December 31, 2018 and loan must be funded within 60 days of application date. Cannot be combined with other offers. If you pay off your loan within 90 days of funding date, the payment made by KeyPoint will be added to your pay off amount. For more details, speak with a KeyPoint Loan Officer.

Volunteer Leadership Opportunities at KeyPoint

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. If you are interested in learning more about these volunteer positions that help guide KeyPoint's success, please contact KeyPoint President Brad Canfield at talktobrad@kpcu.com.

KeyPoint's Annual Membership Meeting will be held **Thursday, April 25th 2019, at 5:30 pm** in KeyPoint's Community Learning Center (2805 Bowers Avenue, Santa Clara, CA). You can reserve your seat by calling (408) 731-4197, or send an email to rsvpannualmeeting@kpcu.com. Refreshments will be served.

What Members are Saying



Sudam S. - Cupertino Member since 1993

"The experience I get with KeyPoint is always superior. For over 25 years, they have been excellent in providing me with the best service and products."



Bryan P. - Rivermark Member since 2014

"The staff is always there for me to help, and answer any questions I have. The personal touch that they add is second to none."

kpcu.com



KEYPOINT
CREDIT UNION

Next Generation Neighborhood Banking