

Winter 2024 KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

As we enter 2024, I feel a sense of new beginnings. Each year, I reflect on the joy-filled events, the great successes and the growth-inspiring moments of the former year. Similarly, we at KeyPoint examine our Members' evolving needs and the current market conditions to develop strategic solutions that help you achieve your life goals. **All this to say...expect exciting things for 2024!**

Instead of unchecked New Year's resolutions, I'm opting for goals I can keep. That's why I want to share about our exclusive Member offers and discounts. We created these offers to help you achieve your savings goals on time. With something for everyone, enjoy **high-yield savings opportunities, financing offers, rate discounts and cash bonuses for referring a friend**. Our Member exclusives update often, so make sure to regularly visit kpcu.com/deals.

Happy New Year! May it be a year filled with joy and prosperity.



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com

MAKE SAVINGS YOUR 2024 FINANCIAL RESOLUTION

Check a New Year's resolution off the list by opening a **12-Month Certificate at 5.12% APY** or a **7-Month Certificate at 4.75% APY**.* Enjoy a savings goal you can set and forget—your money will grow at a high rate, **guaranteed**.

*APY=Annual Percentage Yield, available as of 1/1/2024 and subject to change without notice. \$1,000 minimum opening balance. New money only—this certificate cannot be funded with money already in a KeyPoint account. Early withdrawal penalties may apply.



AUTO LOAN DEALS Save More in 2024

Whether you're looking for a new or used vehicle or want to refinance your existing auto loan, we make it easy to save on your wheels.

Limited Time Offers!

- **Direct Deposit Auto Loan Discount¹**—Get **0.50% OFF** your rate when you set up direct deposit to a KeyPoint Checking or Savings account. Use promo code **DD50!**
- **Electric Vehicle Discount²**—Lower your rate by **0.25%** when you purchase or refinance an electric vehicle. Good for hybrid vehicles, too!
- **Cash-Out Refinance Discount³**—Get **CASH FAST** and **SAVE 0.25%** on your rate with auto and motorcycle cash-out refinances.

Before you apply, check your rate **WITHOUT** impacting your credit score.

Learn more at kpcu.com/auto
or call **(877) 552-3004**.

¹Direct deposit loan rate discount available if at time of loan funding (a) member has newly established recurring monthly direct deposit of at least \$1,000 from net pay, pension or government benefits, and (b) member is obtaining a new KeyPoint auto loan. Direct deposit rate discount not available on refinances of existing KeyPoint credit or if member already has KeyPoint direct deposit. If direct deposit stops before loan is paid off, loan interest rate will increase by 0.50%.²Electric vehicle discount available for purchase or refinance transactions.³Cash-out refinance discount available for refinance transactions that include cash out. Offers subject to change or cancellation at any time. Rate discounts apply to your lowest qualified rate. Maximum available loan rate discount 1.00% if member is eligible to combine with other available KeyPoint discounts. Refinances of existing KeyPoint auto loans are not eligible. Other restrictions may apply. All loans subject to credit approval. Rate and terms subject to change without notice.

- **Secure Returns**—Grow your money by locking in a great rate with a term that works for you.
- **Savings Goals**—Achieve your savings goals on time with no risk of market volatility.
- **Safe**—Your money is federally insured by the NCUA.

Open at kpcu.com/certspecial or any branch—see kpcu.com/locations.



KeyPoint in the News

In 2023, our Economic Empowerment Initiative—a program that uplifts marginalized individuals and breaks the cycle of poverty for homeless and underbanked persons, impoverished families and minority groups—received the **Dora Maxwell Social Responsibility Award** at the state level and the **Silicon Valley Business Journal Community Impact Award**.

We are so thankful to receive these recognitions—they prove we're achieving our purpose of enabling financial well-being through advantageous solutions and education.

Hang with us on SOCIAL MEDIA

Exciting things are happening on social media. Connect with us for the latest KeyPoint news, Member offers, community events and financial tips.



What Members Are Saying

I recently had the pleasure of working with KeyPoint Credit Union for my auto loan, and I cannot express enough how impressed I am with their efficiency and dedication...what truly sets them apart is their remarkable speed in processing the auto loan.

- Jayaseelan S.

Meet the KeyPoint Team



Melissa H.
Consumer Lending Manager

What is your role?

I have held a few different roles during my six years at KeyPoint and am currently the Consumer Lending Manager. My responsibility is to ensure that when our Members apply for loans, the process is modern, efficient and, most importantly, easy from start to finish.

What do you find most rewarding about your work?

I enjoy watching people succeed, whether it's a Member benefiting from our services or an employee expanding their knowledge through training and other interactions with the Lending Department.

What is your favorite book or movie and why?

I genuinely enjoy reading. I love reading any book from *The Hardy Boys* series with my sons. They are captivating, making my kids want to keep reading.



Mind Over Money Matters

KEY Ways to Build Financial Freedom



01 MAKE A BUDGET

Identify your take-home pay and list all your fixed and variable expenses. At the end of each month, review your budget and update it as needed.



02 SET SAVINGS GOALS

Determine your goal and how much you'll need to save each month. Set a reasonable deadline and track your progress.



03 PAY OFF DEBT

Whether you tackle smaller loans, the highest interest rate or consolidate balances into a personal loan, stick to a strategy with consistent monthly payments.



04 CUT MONTHLY EXPENSES

Review your budget for cost-saving opportunities. Cut costs by making coffee at home, taking lunch to work, shopping for deals or evaluating monthly subscriptions.

Holiday Observances

January 1 | New Year's Day

January 15 | Martin Luther King, Jr. Day

February 19 | Presidents' Day

