

Summer 2022

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

I hope you're all enjoying the Summer of '22 and making great memories with your family and friends at the beach, baseball games, amusement parks or backyard BBQs!

Speaking of amusement parks, as a KeyPoint Member, you get **exclusive discounts** to Great America, the Santa Cruz Beach Boardwalk and Universal Studios. For details, log onto Online Banking and click on *Services > Amusement Park Discounts*.

For many of us, early summer is an ideal time to spruce up our homes and backyards. Your home equity may qualify you to get a **Home Improvement Loan** from KeyPoint. Read all about the program below and get those projects underway!

Also, be sure to read about our Summer Fun Sweepstakes. **You'll have a chance to win \$1,000** just by using your KeyPoint debit card for purchases.

In closing, I'd just like to say, with everything we've been through, we all deserve a break. I plan to savor each day this summer. I'm sure you will, too. **Have fun everyone!**



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com

Gather Your Documents That You'd Like to Shred...

And come on down to KeyPoint's summer "shred fest"! We'll help you toss any and all documents that you'd like to destroy into an industrial sized shredder. This is definitely a great no-cost opportunity to get rid of a large amount of papers that might take forever to shred at home.

PLEASE NOTE: The shredder cannot handle books, hard covers or large metal objects, such as binder rings and large clips. We ask that participants remove as many paper clips as possible to avoid causing sparks in the machinery.



Use Your KeyPoint Debit Card and You Could WIN One Thousand Dollars!*

As you know, one of the great things about banking with KeyPoint is that we're Member-owned and not-for-profit. We're always looking for ways to "give back" to our Members. Here's something fun that we've planned for you.

SUMMER FUN SWEEPSTAKES

To enter, all you have to do is use your KeyPoint debit card for your everyday purchases. Each purchase counts for one sweepstakes entry. **You could win \$1,000 or one of our monthly drawings for \$100!** *Good luck!*



Santa Clara Branch

Great news! KeyPoint's new Santa Clara branch is now open, even on Sundays, and ready to serve your needs. Drop in at 3556 La Rambla Avenue, Santa Clara, CA 95051 and say *Hello*.

HOURS:

Monday, Tuesday & Thursday	9:00am – 5:00pm
Wednesday	10:00am – 5:00pm
Friday	9:00am – 6:00pm
Saturday & Sunday	9:30am – 2:00pm



Saturday, July 9th • 10:00am to 2:00pm

KeyPoint Branch (7030 Santa Teresa Blvd., San Jose)

If you'd like to participate, please stop by your KeyPoint branch and pick up a free ticket which you will give to the shredder operator.



REFER A FRIEND

Let your friends in on your secret – banking at KeyPoint is so much better than dealing with a “big box” bank. You know that there are many good reasons to join KeyPoint Credit Union and feel great about it.

Don't forget, when you refer a friend to KeyPoint, you can **GET A BONUS OF \$100.****
To learn more, visit <https://kpcu.com/About/Events/Refer-a-Friend>.



Home Improvement Loan

If you're looking for a compelling reason to finally make some fixes and updates on your home, consider this: The equity that you've built in your home may qualify you for a home improvement loan from KeyPoint. No fee to open. No appraisal. This type of loan does not require you to use your house as collateral.

For full details about the loan and to apply, visit <https://kpcu.com/loans/home-improvement-loan>.

*NO PURCHASE REQUIRED TO ENTER OR WIN. KeyPoint Credit Union's Summer Fun drawing runs from June 20 through September 30, 2022. There will be three monthly prizes of \$100 and one grand prize winner of \$1,000. The monthly winners will be chosen on approximately August 1, 2022, September 1, 2022 and October 1, 2022 and the grand prize winner will be chosen on approximately October 1, 2022. All prizes will be awarded. Prizes will be awarded in the form of a deposit to the winners' KeyPoint account. Odds of winning depend on the number of entries received. To enter, Members must use their KeyPoint Debit card to make purchase(s) during the drawing period. Deposits, Payments, Returns and Miscellaneous transactions do not count toward the required purchases. One entry per debit card entry. You can also enter by mailing a 3" x 5" card with your name, address, daytime phone number and email address to Summer Fun Drawing, KeyPoint Credit Union, 2150 Trade Zone Boulevard, Suite 200, Santa Jose CA 95131. Mailed entries must be postmarked from June 20 through September 30, 2022. Must be 18 years old to enter. KeyPoint is not responsible for lost, delayed, mis-delivered, damaged or illegible entries. By entering the drawing, you agree to the contest rules; that KeyPoint's determination of entry eligibility and winner selection will be final; and that KeyPoint may use the winners' names and likenesses in marketing and other materials without further consideration. KeyPoint expressly disclaims any liability for any claims, damages, injuries, losses or expenses resulting from the winners' acceptance or use of the prizes. Employees and volunteer officials of KeyPoint and their families are not eligible. Void where prohibited. Winners will be solely responsible for any applicable taxes. For a list of winners, send a self-addressed stamped envelope to KeyPoint Credit Union, Summer Fun Drawing, 2150 Trade Zone Boulevard, Suite 200, Santa Jose CA 95131. KeyPoint Credit Union is the sponsor of this drawing.

**Offer may be cancelled anytime. Referred friend must be eligible to join KeyPoint and not be a previous or current KeyPoint Member. Referred Student Checking Account is not eligible for \$200 bonus. Referring Members can receive a \$100 bonus for each eligible referred friend who joins and opens a KeyPoint Checking Account either online using the promo code "RAF22" or in-branch with a completed KeyPoint Refer a Friend form. Referring Member bonuses and \$100 bonus paid within 90 days of account opening if (a) checking account is opened with at least \$25, (b) Member establishes minimum \$1,000 recurring monthly direct deposit to account of net pay, pension, or government benefits, and (c) first direct deposit posts within 60 days after account opening. Recurring transfers or deposits from other sources, such as other accounts at KeyPoint or accounts at other institutions, do not qualify. Additional \$100 bonus paid within four months of account opening if Member uses KeyPoint Debit Card to make 40 or more purchase transactions within three months after account opening. ADDITIONAL INFORMATION. (1) This offer cannot be combined with other promotions. (2) KeyPoint employees and officials and their immediate families cannot participate. Other restrictions may apply. (3) Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.

Meet the KeyPoint Team



Lisa Wong
Branch Manager, Santa Clara

How long have you been at KeyPoint and what is your role?

I joined KeyPoint at the end of November 2021 as Branch Manager after 13 years with Chase Bank.

What do you like about working at KeyPoint?

What really “sold” me on KeyPoint was a recommendation from an internal employee and the “word of mouth” great reputation of KeyPoint.

As a Branch Manager, what are your key goals that you strive for? Especially goals that affect Members?

My key goal is to strive for team development and grow their confidence along with skills, this way every member of the team is empowered to become a trusted advisor to our Members across the full spectrum of financial needs.

Do you have a particular story to tell in which you and your team helped a Member solve an issue or problem?

We have a Member who is not able to hear and stops by the branch for all his needs. In a world full of noises it's always heartwarming to see our FSRs taking the time and have “in-depth” discussions with him regarding his account in utter silence with a notepad being utilized as a form of communication.

On a personal note, what's your favorite movie?

My favorite movie is *The Martian*—it really captures how I want to get through my professional and private life. Normally I'm all about having fun and taking it easy. When hard situations come up, I switch right away to dissecting and resolving the problem at hand. No matter how impossible the situation seems, there will always be a solution.



Kids' CORNER



Side-Splitters

1. How do you cut a wave in half?
2. What happens when a vampire attacks a snowman?
3. Why are the floors of basketball courts always so damp?

Riddle Me This

- The more of this there is, the less you see. What is it? *Darkness.*
- Where does today come before yesterday? *In the dictionary.*



Tongue Twisters

- Sheep should sleep in a shed
- The blue bluebird blinks



- Answers:**
1. Use a sea saw.
 2. Frostbite.
 3. The players dribble a lot.

Holiday Observances

July 4 | Independence Day 🇺🇸

September 5 | Labor Day 🇺🇸

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KEYPOINT
CREDIT UNION

Next Generation Neighborhood Banking