

# KEYPOINTS

Winter 2020



## President's Message



Many of us invested in ourselves by taking out student loans to finance our education. Student loans can be stressful, no matter how big your debts are. But now your Credit Union has a new solution to help you: the **Student Loan Refinance**.

Student loan consolidation is a great way to save on interest costs, get better control over your finances and simplify your life. KeyPoint can help you consolidate both Federal and Private student debts into a single loan with flexible terms and payment options.

There's no application fee, no origination fees and no prepayment penalties. Why not check out whether a KeyPoint Student Loan Refinance can help you at [kpcu.com/studentrefi](http://kpcu.com/studentrefi) or by calling (888) 255-3637.

### Talk to Brad

Give our CEO Brad Canfield feedback at [talktobrad@kpcu.com](mailto:talktobrad@kpcu.com)

T. Bradford Canfield  
President & CEO

## Pre-Owned Car Sale



### Join Us for This Fun Outdoor Event

Check out the lineup of certified pre-owned cars we've put together for you. **You'll find a wide range of vehicles at super prices.** Bring your family and friends!

When: **March 7 & 8**  
**Saturday: 9 AM - 6 PM**  
**Sunday: 10 AM - 5 PM**

Where: **Santa Clara County Fairgrounds**  
**344 Tully Rd., San Jose, CA 95111**

Plus: **Free refreshments**



## LOWER YOUR PAYMENTS WITH A Student Loan Refinance!

*Take control of your student loan debt!*

KeyPoint enables you to **consolidate both Federal and Private student loans into a single loan** with flexible terms and payment options

AS LOW AS **3.95%** APR\*

- Fixed and variable rates
- Loans from \$5,000 to \$75,000
- Repayment terms of 5-years, 10-years and 15-years
- No application fee, no origination fee, no prepayment penalties

To learn more, visit [kpcu.com/studentrefi](http://kpcu.com/studentrefi)

\*Rate accurate as of 12/15/2019 and subject to change without notice. All loans subject to credit approval and your rate is based on creditworthiness and other factors and may be higher than the rate shown. Payment example: Pay \$18.39 per month per \$1,000 borrowed at 3.95% APR for 60 months.

# Meet the KeyPoint team



Q & A with Michele Murphy  
Director of Real Estate Sales

## What has your focus been since joining KeyPoint?

Many of our Members work in the technology industry. They're highly skilled and educated, but many have never owned a home before. My team and I have been focusing on educating Members about homeownership and demystifying the home-buying

process. They're often surprised to discover owning a home can be more cost-effective than renting an apartment.

## What makes KeyPoint different from other mortgage lenders?

One size does not fit all. At KeyPoint, we take the time to help each Member identify their goals and evaluate their financial situation so they can choose the financing that's right for them. In addition to offering some of the lowest rates around, our Realtor Circle connects Members with local real estate professionals and helps lower closing costs.

*"In addition to offering some of the lowest rates around, our Realtor Circle program connects Members with local real estate professionals and helps lower closing costs."*

## What do you see on the horizon for 2020?

2020 is going to be a big year for home purchases according to many economists. Because rates have remained low and the real estate market has softened, there's more available inventory now and it's more of a buyer's market. Home buyers who were outbid a year or two ago can now shop without all the frenzy and take the time they need to choose the home that's right for them.

## Upcoming Seminars & Events



<b>January All Month</b>	<b>Enterprise Car Sale</b> 4517 Stevens Creek Blvd., Santa Clara, CA
<b>Mar 7-8 Sat &amp; Sun</b>	<b>Pre-Owned Car Sale</b> Santa Clara County Fairgrounds 344 Tully Rd., San Jose, CA 95111

> To learn more, go to [kpcu.com/events](http://kpcu.com/events)

## Holiday Observances



<b>Jan 1:</b> New Year's Day	<b>Jan 20:</b> Martin Luther King Jr. Day
<b>Feb 17:</b> President's Day	

# AMAZING RATES on a KeyPoint Mortgage



- Very competitive rates on a wide variety of fixed and variable rate loans
- As low as **3% down payment** on a fixed rate loan\*
- Friendly, personal service as you would expect from a Member-owned Credit Union

To learn more and get a **Custom Rate Quote**, visit [kpcu.com/homeloans-purchase](http://kpcu.com/homeloans-purchase)

\*Income and maximum loan levels apply. Owner occupied properties only. 1-unit properties, condos and planned unit developments; manufactured homes are not eligible. Private Mortgage insurance may be required.

## Turbo Tax Discounts



### Get Your Biggest Refund and Save 15%

KeyPoint offers **Love My Credit Union Rewards**, which has partnered with **TurboTax** to offer Members great savings on TurboTax products. **Credit Union Members have saved over \$16 million on the #1 best-selling tax software.**

For details, visit <https://rewards.lovemycreditunion.org/offers/turbotax/>



Love My Credit Union® rewards



intuit turbo tax.

## Volunteer Leadership Opportunities



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](mailto:talktobrad@kpcu.com).

**KeyPoint's Annual Membership Meeting** will be held **Thursday, April 30<sup>th</sup> 2020, at 5:30 pm** in *KeyPoint's Community Learning Center (2805 Bowers Avenue, Santa Clara, CA)*. To reserve your seat, call **(408) 731-4197** or send an email to [rsvpannualmeeting@kpcu.com](mailto:rsvpannualmeeting@kpcu.com).

## What Members are Saying



**Isela P. - Goleta Member**

"I get the best service. Everyone is so friendly. Much better than big banks."

[kpcu.com](http://kpcu.com)

