

KEYPOINTS

Spring 2018



Introducing Andy Ramos Chief Retail Officer



One of the ways we've made KeyPoint Credit Union a financial services leader is by hiring the best and the brightest. From the branch banking team to senior leadership, we look for skilled professionals who are not only financial services professionals — but also understand and value the credit union mission: helping members reach their goals.

I'm delighted to introduce an exciting addition to the KeyPoint team: **Andy Ramos**, our new Chief Retail Officer. As CRO, Andy will oversee our branch network, wealth management group, account operations, business development and marketing groups — helping us build on our strengths and take KeyPoint to the next level.



Talk to Brad

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

Andy joins us from Redwood Credit Union, where he spent over 15 years in several executive positions — helping it grow to more than \$4 billion in assets. He's passionate about helping members succeed. So, you can expect him to champion new product, service and operational enhancements that will improve your banking experience — and draw new members to the KeyPoint family. Andy asked me to tell you that "I am delighted to join a Credit Union with a long history of serving members in the Silicon Valley and beyond. I'm excited to accelerate our goal of making members' financial lives easier."

T. Bradford Canfield, President & CEO



Don't miss the KeyPoint Pre-Owned Car Sale

Join us for this fun outdoor event — and 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: **June 2 & 3, 2018**
Saturday: 9:00 a.m.–6:00 p.m.
Sunday: 10:00 a.m.–5:00 p.m.

WHERE: **KeyPoint Credit Union Headquarters**
2805 Bowers Avenue, Santa Clara, CA 95051

PLUS: **Free refreshments**

Hit the road with rates as low as 2.49% APR*

Buy the vehicle of your dreams or refinance your current auto loan to lower your monthly payment. With a KeyPoint auto loan, you can:

- Finance up to 100%**
- Make no payments for up to 90 days

Apply online at kpcu.com/apply or call (888) 255-3637.

kpcu.com



*All loans subject to credit approval. Rate is based on credit worthiness and other factors, and may be higher than the rate shown. Assumes automatic payments from a KeyPoint checking or savings account. Payment example: Pay \$21.91 per month per \$1,000 borrowed at 2.49% APR for 48-months. **100% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credit. ***Current rates and terms available at www.kpcu.com. All loans subject to credit approval. Offer applies to owner-occupied first mortgages purchase or refinance loan transaction in California and must be for a fixed-rate Conventional Conforming or Conventional High-Balance loan product. Application must be received by April 30, 2018 and must fund by May 31, 2018 to receive offer. Applicant must request the offer from their KeyPoint mortgage originator at the time of application. No cash substitution. Cannot be combined with other offers.

Meet the KPCU team



Q & A with Michele Abueg, Contact Center Manager

Tell us about your work at KeyPoint.

As Manager of the Contact Center, I supervise a dedicated team of eight representatives, who serve our members by phone, chat and email. We average about 350 to 400 calls, 70 to 80 emails and 35 to 40 live chats every day. We also monitor feedback received through Online and Mobile Banking.

How do you handle all of those calls, emails and chats at once?

We have a technology system that automatically distributes each call, email or chat that comes in to our team — so members get prompt attention and our reps don't get swamped.

"I CALL OUR TEAM THE 'KNOW-IT-ALLS' BECAUSE OF THE WIDE RANGE OF FINANCIAL SERVICES AND TECHNOLOGY, WE HAVE TO BE EXPERTS."

How is the Contact Center different from customer service at a bank?

As a credit union, we're focused on educating our members. So we do more than just resolve issues — we take the time to help members better understand the service or technology they're contacting us about. We think of ourselves as teachers. In fact, I call our team the 'Know-It-Alls' — because of the wide range of financial services and technology we have to be experts.

What keeps you working in such a demanding job?

It's rewarding to help members get what they need. We had a member who was traveling abroad and couldn't access her accounts because of a problem with the hotel's internet. We did a workaround to get all her bill payments out on time and overnighted her a new debit card. It saved her vacation — and gave us the satisfaction of helping another member. And that's what it's all about at KeyPoint — our members.

Summer Internship Program

Here's a great opportunity for college students who want on-the-job experience working with the professionals at KeyPoint Credit Union this summer.

The program places interns in many areas at our corporate headquarters, including:

- Account/Member Operations
- Human Resources/Training
- Marketing
- Residential Lending

Interns spend time in their department and in other key areas of the organization — learning first-hand what it's like to work for a top financial institution. The internship requires a 35–40-hour work week.

[Learn more or apply now at kpcu.com/careers](http://kpcu.com/careers)

Save \$895 with a KeyPoint mortgage***

We've made it more affordable than ever to buy or refi your home — with no origination fee. That's a savings of \$895.

With a KeyPoint mortgage, you can count on:

- Great rates and a variety of fixed- and variable-rate loans
- Loans up to \$2.5 million with flexible terms
- More options — like our 80% first loan + 10% second loan with a low 10% down payment
- Friendly, personal service from our skilled team — located right here in Silicon Valley — gets you quick close

HURRY! Offer ends April 30, 2018 — Apply online at kpcu.com/homeloans or call (408) 731-4278.

Join us for our Annual Membership Meeting

The KeyPoint Annual Membership Meeting will be held on April 26 at 5:30 p.m. in our Community Learning Center at 2805 Bowers Avenue, Santa Clara.

In the meeting, we'll look at our progress and achievements, and share our plans for what's ahead. We'll also have elections for the Board of Directors and Supervisory Committee.

Reserve your place today! Call (408) 731-4197 or Email rsvpannualmeeting@kpcu.com

Add these FREE events to your calendar

APRIL 12 – Asset Protection for Retirement Seminar

APRIL 26 – Annual Membership Meeting

JUNE 2 & 3 – KeyPoint Pre-Owned Car Sale

JUNE 21 – Home Loan Seminar

[Learn more about our Events & Specials at kpcu.com/events](http://kpcu.com/events)