

Spring 2021

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

In the spirit of Spring and for the goodness of the environment, **we've gone green with our quarterly newsletter.** We'll no longer generate printed versions, thereby reducing paper waste. We hope you'll be pleased.

In this edition of KeyPoints, we're focusing on some excellent innovations that we've implemented which will make it more convenient for you to conduct your banking, with an emphasis on contactless transactions. These types of changes are welcome and here to stay following the shift in the way we live our lives in 2021. We'll continue to assess our services and make more adjustments in the year ahead, especially as we hear suggestions from Members.

Deluxe ATMs Coming to Every Branch

We're in the process of installing **state-of-the-art ATMs.** These new ATMs make it easier than ever to do contactless banking. **With a host of new features, you can:**

- Interface with modern screens and keyboards.
- Choose the bills you want! When you get cash, you can select a mix of \$5, \$20, or \$100 bills.
- Use one KeyPoint ATM card to access several accounts.
- Deposit checks and cash and view account balances.
- Transfer money between accounts.
- Get a cash advance from your credit card.

Our Contactless Digital Banking Group is Ready to Serve You

We've recently upgraded our **contactless, virtual branch.** Now our experienced associates will provide you a superior experience from the comfort of your own home.

- Help you apply for accounts and loans digitally.
- Provide you with a single point of contact throughout the application process.
- Review applications to provide quick account opening and funding of loans.

To apply online for a new account or loan, visit kpcu.com/join. To reach the team, call **(877) 552-3004**.



T. Bradford Canfield, President & CEO
Send feedback to talktobrad@kpcu.com

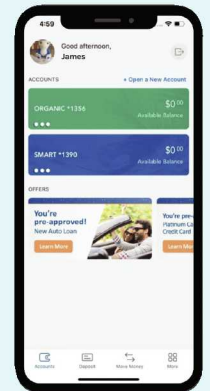


Student Checking Account

Teaches Kids About *Money Management*

Most kids learn by “doing”—and this is especially true when it comes to handling money responsibly. **KeyPoint's Student Checking Account** gives your kids, **ages 13 to 17**, an easy-to-use platform to work with as they learn about spending and saving.

- No monthly service fee or monthly minimum balance required.
- Account converts to **Free Checking at age 18** (\$2.00 monthly fee if paper statements selected).
- Parents can monitor kids' transactions through **KeyPoint Mobile App*** and **Online Banking**—kids cannot see parents' transactions.
- The account has a **minimum opening balance** requirement of just \$25.



For a limited time!

New Members can **GET \$50** when they open a **Student Checking** account.

And, when they do **25 debit card transactions** within three months of account opening, they'll get **ANOTHER \$50** added to the account.

BE SURE TO USE PROMO CODE Y100



To learn more and open an account, go to kpcu.com/Checking/Youth-Banking

For educational articles about getting your child financially fit, go to kpcu.com/Resources/Educational-Articles

*Mobile carrier rates may apply. **Offer may be cancelled at any time. New Members only. Must not have been Member within 30 days. \$50 bonus applied at time of account opening. Additional available \$50 bonus paid within four months of account opening if Member uses KeyPoint Debit Card to make 25 or more purchase transactions within three months after account opening. Other restrictions may apply. Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.



Meet the KeyPoint Team



Albert Lee – Branch Manager, Cupertino

How long have you worked at KeyPoint and what do you do for the company?

I've been at KeyPoint a little over 9 months. I'm the Cupertino Branch Manager.

What stands out for you since you joined KeyPoint?

It's always exciting letting people know we can and do provide so much more than just savings and checking accounts. Letting people know we do auto loans, personal loans/lines, mortgages, HELOCs, wealth management, credit cards, etc...really helps us be the trusted advisor for our Members' financial needs.

The pandemic has definitely slowed down our branch traffic. For example, Apple headquarters is right across the street from our branch but the majority of their employees are still working remotely. Hopefully this will change soon as we come out of the pandemic.

What do you like about working at KeyPoint?

All the KeyPoint employees are my favorite thing about working at KeyPoint. Everyone has been so welcoming and helpful to me.



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Annual Membership Meeting

KeyPoint's Annual Membership Meeting will be held online on:

Thursday, April 29 2021, at 5:30pm PT.

You can reserve your seat by calling (408) 731-4197, or send an email to rsvpannualmeeting@kpcu.com.

Details for participation will be sent to you in April.

What Members are Saying

"First off I want to commend how well KeyPoint follows COVID-19 protocols. I felt safe the entire time and there was plenty of sanitizer around. I went in to make a payment for my mom and was greeted by the Manager Marco. He helped me process the payment quickly with a friendly attitude. This the best branch I have been to! - Member Jeffery A.



Kids' CORNER



Side-Splitters

1. How do you stop an astronaut's baby from crying?
2. What did the science book say to the math book?

Did You Know?

- The average human blinks 4,200,200 times per year!
- A giant panda can eat up to 966 pounds of bamboo per week.



Funny Business

- Try saying this fast three times:
"The sixth sick sheik's sixth sheep's sick"



Answers:
1. You rocket.
2. Wow, you've got problems.

Holiday Observances May 31 | Memorial Day

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Federally insured by the NCUA • Equal Housing Lender • NMLS #417395

KEYPOINT
CREDIT UNION

Next Generation Neighborhood Banking