

KEYPOINTS

Spring 2019



President's Message



Whether the economy is up or down, we're always looking for new ways to help KeyPoint members make the most of their money.

With continuing volatility in the stock market and lingering uncertainties about the economy, more and more members want to put their cash in safe, stable products like certificates and high-yield savings accounts. So, we've launched two, new insured accounts designed to provide peace of mind, as well as some of the highest yields available today:

- Our new **QuickStart Savings Account** is designed to help you jumpstart your savings with a **3.25% APY¹** on the first \$2,000 in new money deposited. And there's no monthly account fee.
- Our other new account—the **Premier Money Market Account**—is currently earning **1.66% APY²**. This account requires a new-money-only \$10,000 minimum opening balance and has no monthly account fee.

Best of all, you can conveniently open your account online in minutes with our **Digital Application System**. This new system makes it fast and easy to open a savings or checking account anytime, anywhere using a smartphone, tablet or desktop device.

So, whether you're saving for a child's education, a down payment on a home, or a life event like a wedding, rely on KeyPoint for outstanding savings solutions. It's all part of our commitment to helping members reach their financial goals.

T. Bradford Canfield
President & CEO

Talk to Brad

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

Mark your calendar 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	April 27 & 28 Saturday: 9:00 am - 6:00 pm Sunday: 10:00 am - 5:00 pm
Where	KeyPoint Credit Union Headquarters 2805 Bowers Avenue, Santa Clara, CA 95051
Plus	Free refreshments



Hit the road with rates as low as 3.24% APR³

Buy the vehicle of your dreams or refinance your current auto loan to lower your monthly payment.

- Finance up to 100%⁴
 - No payment up to 90 days
- Apply at kpcu.com/apply or call (888) 255-3637

Get More for Your IRA Money!

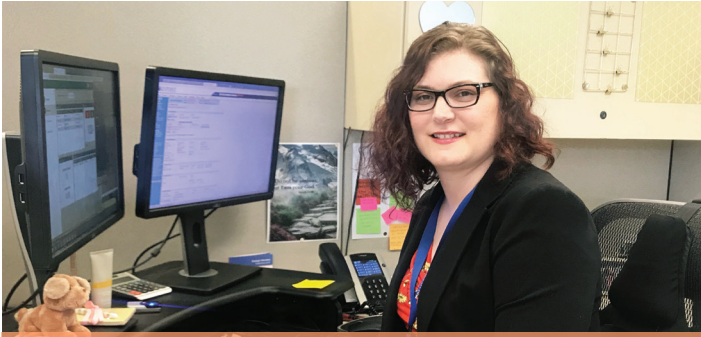
24 Month
Certificate
(includes IRA)

2.68%
APY⁵

To learn more, visit kpcu.com/certificatespecial

¹APY=Annual Percentage Yield. This is a tiered account where different portions of the balance earn different rates. Earn 3.25% APY with balance of \$2,000 or less; 3.25% APY - 2.20% APY with balance from \$2,001 - \$5,000; 2.20% APY - 1.48% APY with balance from \$5,001 - \$10,000; 1.48% APY to 0.61% APY with balance from \$10,001 - \$50,000; 0.61% APY - 0.35% APY with balance over \$50,000. Quoted APYs available as of 3/15/19; subject to change without notice. Fees may reduce earnings. Terms: No minimum balance required. First \$5,000 deposited must be savings not currently at KeyPoint. To qualify for these rates, must have active checking account. Active Checking is defined as a checking account having at least three transactions (deposits, withdrawals, debit card transactions) per month. Posting of earnings do not apply. One account per member. ²New money only — cannot be funded with money already deposited in a KeyPoint account. Rate and yield subject to change after account opening. Fees may reduce earnings. Quoted rates available as of 3/15/2019; subject to change without notice. ³All 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 \$22.24 per month per \$1,000 borrowed at 3.24% APR for 48 months. ⁴100% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credits. ⁵APY=Average Percentage Yield, as of 3/15/2019 and subject to change. New money only—certificates cannot be funded with money already in a KeyPoint account. Rates subject to change. The stated APY assumes principal and interest remain on deposit for the term of the certificate. Interest is compounded monthly. Early withdrawal penalties may apply.

Meet the KeyPoint Team



Q & A with Tonia Carter *Digital Lending Specialist*

Tell us about your role at KeyPoint.

I assist members through the process—for auto and personal loans and credit cards—from start to finish, I discuss member needs and find the appropriate product and service. Once I am able to access their financial needs I continue with the process all the way to funding their request.

What makes the loan process different at KeyPoint?

At KeyPoint, we're focused on the commitment to our members, not on sales quotas. The Digital Lending Team provides each member with a quick and efficient experience.

With our new Digital Application platform, members can start, stop and resume an application from their personal devices in the convenience of their own home or office.

How long does the process take?

Once an application is submitted we do our best to have the approval and funding process completed within the same business day. Members can upload documents online and sign electronically, so they can get their funds right away. Our goal is making it fast, easy and convenient for members to receive their funds.

"At KeyPoint, we're focused on our members, not on sales quotas."

Better Things Are On The Way



We are in the process of updating the **Milpitas branch** located at 573 East Calaveras Blvd. to have a new look and enhanced service. Please excuse our temporary appearance while we are remodeling to bring you the best.

Holiday Observances



May 27: Memorial Day | **July 4:** Independence Day

Spring is Home Buying Season!



KeyPoint has great rates and fixed and variable rate options.

Get pre-approved at kpcu.com/mortgagepa
or call **(877) 888-9634**

Monday – Friday, 9:00-6:00; Saturday 9:30-3:00.

Summer Internship Program



Here's a great opportunity for college students who want experience working at KeyPoint Credit Union.

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

- Account Operations
- Residential Lending
- Information Technology
- Human Resources/Training
- Marketing

The internship requires a 35-40 hour work week.

> **APPLY NOW** at kpcu.com/careers

Join us for our Annual Membership Meeting



KeyPoint's Annual Membership Meeting will be held Thursday, April 25th 2019, at 5:30 pm in KeyPoint's Community Learning Center (2805 Bowers Avenue, Santa Clara, CA). You can reserve your seat by calling **(408) 731-4197**, or send an email to rsvpannualmeeting@kpcu.com. Refreshments will be served.

Upcoming Seminars & Events



April 18 | Estate Planning Seminar

April 25 | Annual Membership Meeting

April 27, 28 | KeyPoint Pre-Owned Car Sale

> To learn more and RSVP, go to kpcu.com/events

What Members are Saying



Pawankumar J. - Brokaw Member since 2013

"They gave me a car loan when others would not. I've recommended at least 25 friends."

kpcu.com

