

Spring 2022

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

KeyPoint has gotten off to a terrific start this year with some significant product launches including our Home Improvement Loan, Business Products and Services and our Motorcycle and Auto Lease Programs.

There are lots of reasons to make improvements on your home. You may just want to freshen things up, or you may want to add value to your home and make it more attractive to future buyers. Our new home improvement loan empowers you to put your imagination in gear and gives you even more pride of ownership.

We've already launched some excellent products and services tailored to business owners among our membership. And we plan to introduce even more during the year. Our goal is to help businesses in our community to thrive and operate like well-oiled machines!

And last, with spring's arrival, it's a great time to take a look at our new Motorcycle and Auto Lease programs. There's nothing like cruising the beautiful California hills in the golden sunshine!



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com

Annual Membership Meeting

KeyPoint's Annual Membership Meeting will be conducted online only:

Thursday, April 28, 2022 at 5:00 pm

For more information, see
kpcu.com/events.



KeyPoint Puts the Spotlight on Business Services

Our Membership is very diverse and includes not only individuals and families but business owners as well. We see the small-to-larger business sector growing and have launched an initiative that focuses on helping businesses optimize their operations with strategic products and smart solutions:

- **Business Checking and Savings**—Offers unlimited check writing and deposits, overdraft protection, plus a suite of savings products. *Coming soon.*
- **Business Loans**—We can help businesses select a business loan program that will help achieve business goals, whether that be purchasing or refinancing commercial properties, commercial vehicle loans, expanding operations or meeting large capital expenses. *Mobile and Online application coming soon.*
- **Mobile and Online Business Banking**—Enables anytime, anywhere business banking with a smartphone or tablet. Pay bills, check account balances, view transaction history, and more!
- **Payroll Services**—Our payroll services help business owners outsource payroll activities and certain HR functions.
- **Merchant Card Processing**—This vital function allows businesses to accept credit and debit card payments from customers.
- **Wires and ACH**—For quick and safe transactions, we provide online domestic business wire services and facilitate Automated Clearing House (ACH) payments to recipients. *Coming soon.*

To learn more about **KeyPoint Business Services** or to open an account, visit kpcu.com, contact Javier Eredia, **Business Banking Manager** at jeredia@kpcu.com or **(408) 731-4152**.



Meet the KeyPoint Team



Javier Eredia

KeyPoint Business Banking Program Manager

What is your role at KeyPoint?

I joined KeyPoint in 2021. My role as the business banking program manager is to help our Small Business Members become more successful through our new small business initiative.

What do you like about working at KeyPoint?

I really enjoy interacting with our local businesses. As a native of the Silicon

Valley, it's truly rewarding to be able to work directly with my community by helping our Members' businesses become more successful. At KeyPoint the Members drive our initiatives, and it has been personally rewarding to bring those initiatives to our Business Members.

What is your favorite movie?

My all-time favorite movie is Forrest Gump.

Spring Cleaning and Home Improvement Go Hand-in-Hand

It's that time of year again—time to clean house and sort out all of the stuff you've acquired in the past year and figure out what stays and what goes. Don't stop there! Spring is also a great time to make improvements on your home. Just in time, KeyPoint has introduced an signature **Home Improvement Loan**.

Our flexible loan terms help you control monthly payments so that they fit easily into your budget:

- Maximum amount is \$100,000
- Get cash upfront in a lump sum
- Fixed interest rates mean stable monthly payments that won't change over the life of the loan
- Must use proceeds of loan for home improvement projects
- There is no need for collateral with this signature personal loan

To apply online, visit kpcu.com/Loans/Home-Improvement-Loan or you can call (877) 552-3004 or stop by your KeyPoint branch.



Get that New Car Smile

Whether you're looking for a new or used vehicle, we make it easy to hit the road with low rates and no payments for 90 days.

- Up to 100% financing for new and used vehicles
- Repayment terms from 24 to 84 months
- Refinancing options available

*APR=Annual Percentage Rate. Rates accurate as of 4/1/2022 and subject to change. All loans and terms are subject to credit approval. Rate is based on credit worthiness and other factors and may be higher than the rate shown. Payment example: \$42 per month per \$1,000 borrowed at 1.99% APR for 24 months.



Kids' CORNER

Side-Splitters

1. Why are elevator jokes so classic and good?
2. Why do bees have sticky hair?
3. Why are spiders so smart?



Funny Business

My mother asked me to go get 6 cans of Sprite from the grocery store. I realized when I got home that I had picked 7 up.



Answers:
 1. They work on many levels.
 2. Because they use a honeycomb.
 3. They can find everything on the web.

Did You Know?

- Do mascara and lipstick ever argue? *Sure, but then they makeup.*
- Dogs can't operate MRI machines. *But catscan.*

Holiday Observances



May 30 | Memorial Day