

Fall 2021

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

KeyPoint keeps breaking new ground with tech innovations that benefit Members in extraordinary ways. In response to a call from Members for more control over the administrative features of their cards, I'm excited to announce that we've officially launched the **KeyPoint Card Manager** app.

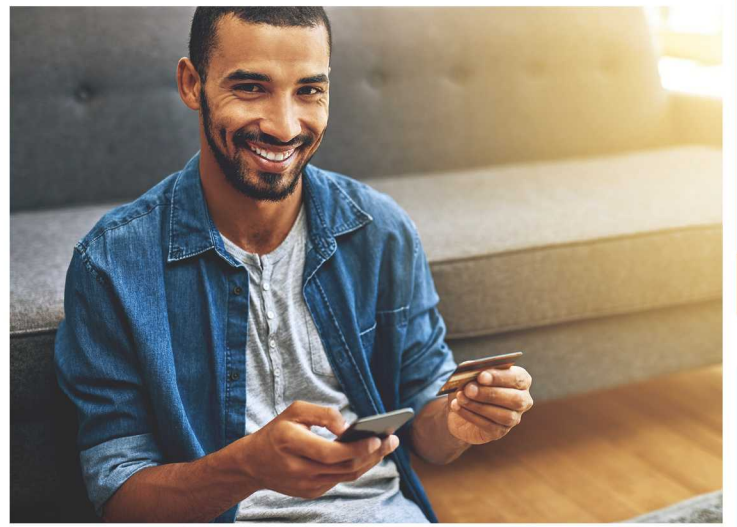
Gone are the days when you received your card in the mail and then depended on the card issuer for ongoing assistance with and information about your account. Card Manager really puts you in the driver's seat. You can access your card account 24/7 and set/change control features like transaction limits or alerts on an as-needed basis. Take a look at our feature article for full details.

As a side note, I hope you all enjoy the Fall and everything that comes with it, especially Thanksgiving!



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com



New! Manage Your Card, Your Way

Now you have control over your KeyPoint Credit and Debit Card! With our new **KeyPoint Card Manager** Mobile app*, you can set transaction controls and many administrative tasks right from your mobile device.

Here's what you can do with the Card Manager app:

- Activate your card (debit only)
- Monitor transactions (debit only)
- Turn your card on/off when needed
- Set transaction limits
- Restrict transactions
- Set alerts via Push, email or SMS for credit and debit, including transaction amount, "card not present," international transactions, "card declined," gas station transactions, ATM activity and low balance (debit only).
- Link your card—"push" your card into your mobile wallet
- Set travel notices to help prevent your card from being suspended due to perceived suspicious activity.

*Mobile carrier rates may apply.



KeyPoint to Award Student Scholarship Awards

Again this year, KeyPoint will award \$500 education scholarships to six deserving students.

To qualify, applicants must:

- Be enrolled at a college or university (minimum 12 units for undergrad or 8 units for graduate or post-grad).
- Be a member in good standing with KeyPoint Credit Union.

Complete application packages are due November 20, 2021. Winners will be announced in December, 2021.

To apply, visit kpcu.com/scholarship

More access.
More control.



Meet the KeyPoint Team



**Victor Smilgys, Vice President,
Digital Services**

What's New With Online and Mobile Banking?

Member Account Self-Unlock—You can unlock yourself after too many bad password attempts into Online or Mobile Banking with a convenient Forgot/Reset Password link. No more need to contact the Support team.

Entitlement Enhancement—You have more control over features that you grant to shared users, including access to eStatements, check ordering and forms.

KeyPoint Consumer Loan Payment with a Check—Similar to making a check deposit with your phone camera, you can now also make a consumer loan payment via check image capture. This feature will be available for any KeyPoint consumer loan product except home loans and credit cards.

What is your role at KeyPoint?

My team and I work on anything Digital that includes our Apps, Online Banking and electronic payments. We do a lot of custom development to support an omnichannel experience that allows members to bank with us however they wish.

What do you like best about working at KeyPoint?

I like the innovative and collaborative culture at KeyPoint. We're constantly evaluating new technologies and ways we can integrate them to improve our products and services. To accomplish that, we're careful to align ourselves with strategic partners that provide us flexibility to chart our own course rather than conforming to cookie-cutter solutions.

What else do you have as potential innovations in your pipeline?

We have a lot of exciting projects planned, such as a new Online Banking interface, expanding Mobile Banking capabilities and many improvements in money movement. We recently launched RealTime P2P which allows Members to move money instantly to other individuals no matter where they bank.

What's your favorite book, movie or quote?

I love to laugh, so I enjoy comedies—the zanier the better. That includes Jim Carrey and Ben Stiller movies like *Dumb and Dumber* and *Meet the Parents*. One of my all-time favorites was *Airplane*, which pokes fun at everyone. I find them to be a great escape and get me in a lighthearted mood.

Time for a New Car?



If you're on the fence about buying a new or used car, let our attractive rates help you decide. Right now, we're providing auto loans with rates as low as **2.24% APR****. Visit kpcu.com/auto for full details and to apply for a loan.

**2.24% APR available as of 10/1/2021. Rates and terms subject to change without notice. All loans require credit approval. Rates offered to approved applicants may be higher.



Need to establish credit and build a FICO score?

KeyPoint has just the solution—**Credit Starter**. We provide eligible Members with a \$500 secure **Credit Starter** loan at 0% for up to a 24-month term. As loan payments are made, KeyPoint reports in to the various credit bureaus. This straightforward program can get you on your way and even help you kickstart a savings habit. When the loan matures, you'll have \$500 in your savings account! Be sure to visit kpcu.com/Loans/credit-starter for complete details and to apply.

Kids' CORNER

Side-Splitters

1. What kind of music do mummies listen to?
2. What do birds give out on Halloween?
3. Why are spiders great web developers?

Did You Know?

In 1850 California became the 31st state. Prior to its statehood, California was an independent country for one month in 1846.

Riddle Me This

I have branches, yet I have no leaves, no trunk and no fruit. What am I? (*A credit union*)
What runs, but never walks. Murmurs, but never talks. Has a bed, but never sleeps. And has a mouth, but never eats? (*A river*)

Answers:
1. Wrap music.
2. Tweets.
3. They like finding bugs.

Holiday Observances Oct. 11 | Columbus Day Nov. 11 | Veterans Day
Nov. 25/26 | Thanksgiving Day & Day After Dec. 24 | Christmas Day (observed)

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KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking