

Winter 2023

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

### HAPPY NEW YEAR!

I hope you all had a wonderful, fun-filled holiday season. Is it me, or do the years just seem to fly by? It's hard to believe it's now 2023.

Like most other past new years, I'm thinking about what I want to achieve in the months ahead.

There is one goal that I think I share with everyone—I want to do everything I can to keep my finances in top shape and stay abreast of what's going on with our economy. This can seem challenging when we're experiencing economic volatility and market fluctuations like we have recently.

I know that you, too, may be concerned about inflation, rising interest rates and market swings. One way to help allay those concerns is to acquire all the financial knowledge that you can. This will make it easier to understand what's going on and help inform your financial decision-making.

As a Member, you have access to a trove of educational material to help you boost your financial knowledge. Visit [kpcu.com/Resources](https://kpcu.com/Resources) where you'll find links to educational articles, a financial glossary and How-To videos. Visit [kpcu.com/About/Events](https://kpcu.com/About/Events) to see what financial webinars and seminars we have scheduled throughout the year.

*Here's wishing you a healthy and prosperous year ahead!*



T. Bradford Canfield  
President & CEO

Send feedback to  
[talktobrad@kpcu.com](mailto:talktobrad@kpcu.com)

“Things are happening at KeyPoint!”

See what else Brad has to say at:  
[facebook.com/KeyPointCreditUnion](https://facebook.com/KeyPointCreditUnion)  
and [instagram.com/keypointcreditunion](https://instagram.com/keypointcreditunion)



## Lend a Hand to a Friend— Tell Them About KeyPoint!

Do something nice for friends and family by referring them to KeyPoint! If you think about it, you enjoy your Membership and all of the benefits that come with it, why shouldn't they? And you could get a referral bonus for your good deed! And those that you refer could also get a bonus.

### How It Works:



Have your friend or family member **OPEN A CHECKING ACCOUNT** online or in-person at a branch.



When your friend sets up direct deposit of at least \$1,000 per month, **YOU'LL GET \$100\*** and **THEY'LL GET \$200!**



After they make 40 purchases with their new KeyPoint Debit Card, **THEY'LL GET ANOTHER \$100!**

To learn more, visit [kpcu.com/raf](https://kpcu.com/raf).

\*Offer may be cancelled at any time. May not be combined with other promotions. Offer good for new Members only—former Members who closed an account within two years of new account open date are not eligible for bonuses. Referred Student Checking Account is not eligible for \$200 bonus. Referring Members can receive a \$100 bonus for each eligible referred friend who joins and opens a KeyPoint Checking Account either online using the promo code “RAF2023” or in-branch. Referred new Member bonus of \$200 paid within 90 days of account opening if (a) checking account is opened with at least \$25, (b) Member establishes minimum \$1,000 recurring monthly direct deposit to account of net pay, pension, or government benefits, and (c) first direct deposit posts within 60 days after account opening. Recurring transfers or deposits from other sources, such as other accounts at KeyPoint or accounts at other institutions, do not qualify. Additional \$100 bonus paid within four months of account opening if new Member uses KeyPoint Debit Card to make 40 or more purchase transactions within three months after account opening. ADDITIONAL INFORMATION. (1) This offer cannot be combined with other promotions. (2) KeyPoint employees and officials and their immediate families cannot participate. Other restrictions may apply. (3) Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.



# Meet the KeyPoint Team



**Nicolle**  
KeyPoint Branch Support Manager

## Business Banking Launches New Products

To further meet our Small Business Banking Members' needs, we've introduced two new checking products—**Analyzed Business Checking** and **Elite Business Checking**.

These new accounts provide advanced cash management capabilities. Analyzed Business Checking helps sophisticated businesses manage their cash flow. The Elite Business Checking is a simpler alternative for businesses with standard cash management needs.

To learn more about these new products, visit [kpcu.com/business](http://kpcu.com/business).



## Good Reasons to Go Contactless

When using your KeyPoint Debit Card, it's a good idea to go "contactless" whenever you're able to do so. In other words, rather than inserting or swiping your card into a machine to initiate your transaction, just tap your card. Here's why it's smart to tap your card:

**Avoid skimmers**—Criminals can capture or "skim" your banking details when you swipe or insert your debit card into an ATM or Point of Sale terminal (POS) that they have tampered with. At an ATM, be sure to cover your hand as you enter your PIN for additional safety.

**Avoid germey keypads at the store**—Now that we're all a little more germ conscious, it's a good idea to take steps whenever we can to reduce exposure. For POS transactions, just tap your debit card and go. No need to touch the keypad or the POS device.

### What is your role and how long have you been with KeyPoint?

I recently became Branch Support Manager—I've been with KeyPoint for eight years and have had the pleasure of working in several different roles including Member Services Manager and Deposit Product Manager.

### What does a typical day hold in store for you?

Our projects and initiatives change from day to day. Most days include several meetings requiring my participation as a subject matter expert. In between meetings I'm usually assisting staff with various requests, following up on emails and working on strategic plans to enhance sales and service.

### What are your goals for 2023?

I'd like to grow within my new role, increase my sales knowledge, better understand the current rate environment and develop strategies for new Member acquisition.

### What do you like best about your work?

My favorite part is the people—making a difference in their day-to-day lives, helping to find solutions and connecting with Members.

### What are your favorite things outside of work?

I love being with my family and close friends, cooking, hosting and planning gatherings. I recently purchased a house and my family and friends will help me make it a home!



## Volunteer Leadership Opportunities

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. If you're interested in learning more about these volunteer positions that help guide KeyPoint's success, please contact KeyPoint President Brad Canfield at [talktobrad@kpcu.com](mailto:talktobrad@kpcu.com).

## Kids' CORNER

### Side-Splitters

1. Which is heavier: a ton of bricks or a ton of feathers?
2. You bought me for dinner but never eat me. What am I?



### Funny Business

- Try saying as fast as you can:

The big black bug bit the big black bear, but the big black bear bit the big black bug back!

Betty bought butter, but the butter was bitter, so Betty bought better butter to make the bitter butter better!



### Did You Know

- A snowflake can take up to two hours to fall from a cloud to the ground.
- A snail can sleep for up to three years at a time!
- "Q" is the only letter that doesn't appear in any U.S. state name.



Answers:  
1. Neither because they both weigh a ton.  
2. Silverware.

## Holiday Observances

January 1–2 | New Year's Holiday

January 16 | Martin Luther King Day

February 20 | President's Day