



## 5 reasons to open a KeyPoint savings account today!

- 1 A variety of saving options
- 2 No or low monthly service fee
- 3 Transfer funds between accounts
- 4 Free Online and Mobile Banking
- 5 Great services!



Contact Center: (888) 255-3637  
2805 Bowers Avenue, Santa Clara CA 95051  
[kpcu.com](http://kpcu.com)



REV1018

# Savings Accounts

*Reach your financial goals with savings accounts, certificates and money market accounts.*



**KEYPOINT**  
CREDIT UNION  
Next Generation Neighborhood Banking



## KeyPoint's liquid savings accounts offer ready-access to your funds!

- **Premier Money Market Account**
  - \$5,000 of new money (to KeyPoint) opens the account; no monthly fee
- **Smart Savings Account**
  - \$25 opens the account and \$25 minimum average daily balance waives the monthly fee
- **High Yield Savings Account**
  - \$25,000 opens the account and there is no monthly fee; tiered rates offer higher yields for higher balances
- **Money Market Account**
  - \$1,000 opens the account and \$1,000 minimum average daily balance waives the monthly fee; tiered rates offer higher yields for higher balances
- **Kids Savings Account**
  - \$25 opens the account; no monthly fee

**Tip:** Use your savings or money market to provide no-cost overdraft protection to your KeyPoint checking account!<sup>1</sup>

## KeyPoint has Certificates to increase your earnings!

Choose any Certificate term from 1 to 84 months.<sup>2</sup> Your KeyPoint deposits are federally insured to at least \$250,000 (Individual Retirement Accounts up to an additional \$250,000) through the National Credit Union Administration (NCUA).

<sup>1</sup>Savings and Money Market accounts are restricted to six transfers per month. Refer to account disclosures for complete information.

<sup>2</sup>Early withdrawal penalties apply.

Rates are subject to change without notice. All dividends are compounded and paid monthly and/or at maturity. Savings Accounts have a variable rate and Certificate Accounts have a fixed rate.



## KeyPoint has options for special savings needs!

Whether you're saving for retirement, education or health-care expenses, we have you covered!

- **IRA Account**
  - Enjoy tax benefits and great rates
  - Choose a basic IRA savings account, an IRA money marketing account or an IRA certificate
- **Coverdell Education Savings Account**
  - Contribute up to \$2,000 per year for children under age 18
  - \$25 opens the account, then choose a 6 or 12-month term
- **Health Savings Account**
  - Designed for members with high-deductible health care plans
  - Access funds through Online Banking, checks or with a Visa® Debit Card



## Wealth Management services!

Whether you need assistance getting started with a retirement plan, evaluating your investment portfolio, planning for college or other major expenses, we're here to help!

KeyPoint Credit Union has formed a relationship with Securities America, Inc. Member FINRA/SIPC to bring you a wide range of wealth management and investment services to our members. Together, we will provide you with a complete array of financial instruments, including stocks, bonds, mutual funds, annuities, insurance, state-of-the-art technology, and unbiased investment research.

Call a financial advisor for an appointment at (888) 255-3637.



Registered representatives offer securities through Securities America, Inc., Member FINRA/SIPC. Financial Advisors offer Advisory services through PFG Advisors. KeyPoint Financial Services, KeyPoint Credit Union, PFG Advisors, and Securities America are separate entities. Securities America and its representatives do not provide tax or legal advice.

NOT NCUA INSURED

NO CREDIT UNION  
GUARANTEE

MAY LOSE  
VALUE