

KEYPOINTS

Spring 2017



President's Message

Spring is a season full of new beginnings and transformations. This includes your financial goals. Whether you're looking to make small or big steps towards your goals, KeyPoint Credit Union is here to make them a reality.

You may be considering purchasing a car for a graduation present. If so, we have some of the best Auto Loan rates in the area. We even have a Starting Point Auto Loan Program to help those who are new U.S. Residents get a loan. It's also a great time to get to that home remodeling project you've been thinking about. We have great low rates and low fee loan programs with flexible options—our rates are better than the big banks.

Now is a good time to open a savings account for your teenager, and take another look at retirement goals. KeyPoint is here to help bring financial success to the entire family. We have various savings products; a wealth management and investing team; and retirement planning tools and resources.

Talk to Brad

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

You now have the ability to log in with Touch ID, view your eStatements, get Fast Balances without logging in, and request mobile alerts to monitor your banking accounts.

Thank you for being a valued member. My promise is we will continue to bring you great products and services. KeyPoint Credit Union is the next generation of neighborhood banking!

T. Bradford Canfield President & CEO

Coming Soon

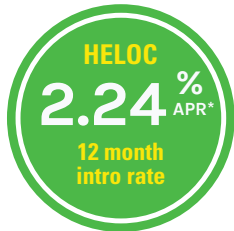
- Cash Rewards Credit Card
- Mobile Enhancements:
 - Know your FICO® Score
 - Apply for a loan
 - Open a checking or savings account
 - Schedule a Wealth Management appointment

Don't Miss out on Great Home Loan Rates!

If you're looking to refinance your current mortgage, thinking about buying a home, or considering a home equity loan to achieve a goal, KeyPoint has a solution for you!

Check out our low, competitive interest rates. We offer 10- to 30-year term, fixed rate and adjustable rate mortgages. And, we have flexible guidelines to help make your dreams come true!

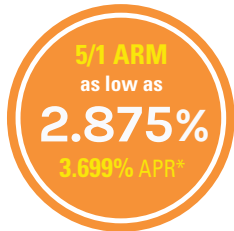
- **New HELOC Promo:** Get approved for a HELOC loan and your 12 month introductory rate will be **2.24% APR***. Your rate will be 3.99% APR* after the introductory period.



- **Refinance:** Borrow as much as 95%* of your home's value and reduce your interest rate or monthly payments!

- **Purchases:** Get a new home with as little as 5%* down!

- **Jumbo Loans:** Loan amounts as high as \$2.5 million for purchases and cash-out refinances! **5/1 Adjustable Rates** as low as **2.875%** (3.699% APR)*.



Our licensed mortgage loan officers can help your dreams come true. For more information about KeyPoint's home loan products, call **(408) 731-4278**, go to kpcu.com/homeloans, or visit any branch.

Current rates and terms available at our branches and kpcu.com. All loans subject to credit approval. Rates offered to approved applicants depend on product selected, credit history and other factors. Equity loans and lines available for owner-occupied single-family California residences. Loans for townhouses, condominiums and 2-unit properties are available with different terms. 20-year term is available on loan amounts of \$50,000 or more. 30-year term is available on loan amounts of \$150,000 or more. *Mortgage insurance or secondary financing may be required if borrowing more than 80% of the property value. APR is based on interest rates as of 3/21/17.

2017 Annual Membership Meeting

KeyPoint Credit Union's Annual Membership Meeting will be held on **Thursday, April 27th at 5:30 pm** in KeyPoint's Community Learning Center at 2805 Bowers Avenue, Santa Clara, CA.

Please reserve your seat by calling **(408) 731-4197**, or send an email to rsvannualmeeting@kpcu.com. Refreshments will be served.

Start High. Go Higher with our new ReSet CD.

With rates on the rise, now is a great time to set aside more savings. The **ReSet CD** will enable you to increase your earnings by allowing you to reset the interest rate once during the term of the certificate.



Here's how it works:

1. Open a 12-month or 24-month term certificate with a minimum of \$1,000 at the current APY on the day of opening.
2. Any time during the term, you can reset the CD once with a new rate from the effective Traditional Certificate rate of the same term.
3. When the CD matures, it will automatically roll-over and renew to a Traditional CD for the same term, unless you withdraw the funds.

So, watch your money grow where you will earn the most—with KeyPoint Credit Union! Start saving more now by opening a ReSet CD online at kpcu.com, calling **(888)-255-3637**, or visiting any KeyPoint branch.

NCUA Dividends earned will be based on the interest rate and Annual Percentage Yield (APY) as shown on our Deposit Rate Sheet at the time you open your account. After account opening, you have the option to reset your rate one time during the initial term of your certificate by choosing your reset rate from the effective Traditional Certificate rate of the same term. Your reset rate will be effective from the date you contact us and may take up to one business day to process. The stated APY assumes principal and interest remain on deposit for the term of the certificate. Interest is compounded monthly. For full details see the Truth and Savings Disclosure for ReSet Certificate at www.kpcu.com. Early withdrawal penalties may apply.

Don't Keep KeyPoint a Secret!

Invite your friends and family to join KeyPoint, and you'll each receive a **Bluetooth Speaker** when they open a checking account or auto loan!

Whether you're traveling or at home, enjoy listening to your tunes or a movie with a Bluetooth Speaker. It pairs easily with smartphones and other wireless-capable devices. And, you can enjoy up to 2 hours of nonstop listening per charge.



KeyPoint has a variety of checking and auto loans for everyone!

- **FREE Organic Checking and Student Checking** (for ages 12-17 years old). Minimum Opening Deposit is \$25.
- **Auto Loans:** Rates as low as 1.49% APR.* Financing up to 100%.** Go to kpcu.com/auto for more details.
- **Starting Point-First Auto Loan Purchase:** Designed to help those starting a new banking relationship and building a credit history. We've helped thousands of recent college graduates and new U.S. residents establish a successful financial future!

Refer friends and family now. Offer ends **June 30, 2017!**

Visit kpcu.com/RAF for complete details.

*All loans subject to credit approval. Rate is based on credit worthiness and other factors, and may be higher than the rate shown. Rates and terms subject to change without notice. **100% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credit.

Get More, Pay Less. KeyPoint has a Checking Account for You.

Have you looked at the different checking accounts we offer? No matter what you're looking for, KeyPoint has a checking account just for you! And, to manage your money whenever and wherever you want, we have mobile and online banking for free. Free doesn't stop there—all accounts come with the free features listed below.

Free Checking! Keypoint's *Organic Checking* account has no monthly service fee, no minimum balance requirement, and no direct deposit requirement!



We also have:

- **Unlimited Checking:** Enjoy worldwide ATM fee rebates*
- **Dividend Checking:** Earn dividends on your account balances
- **Student Checking:** Free for students 12-17, then converts to Organic Checking

Free Features

- **Mobile Banking:** Our mobile app enables you to do many things, including access your accounts and deposit checks.
- **Online Banking:** Check balances, transfer funds, get account alerts by text or email in real time, any time.
- **CO-OP Free ATMS:** Get access to 30,000 fee-free CO-OP ATMS nationwide, including most credit unions.
- **eStatements:** Get your monthly statements electronically.
- **Passport Rewards:** Enjoy discounts with participating merchants and retailers using your KeyPoint Visa Debit Card.
- **24/7 Support:** (888) 255-3637 or Online Live Chat: Get help from real people 24 hours a day, every day of the year.
- **Visa® Debit Card:** Make purchases wherever Visa® is accepted. Our debit cards have secure EMV® technology and can be used with mobile wallets.

Go to kpcu.com/checking to find out more.

Make it even easier, sign-up for direct deposit!

*An ATM Fee Rebate Form must be submitted by accountholder.

Holiday Observances

May 29: Memorial Day
July 4: Independence Day

Upcoming Seminars and Events

May 25: Free Seminar: Estate Planning
June 3– 4: Visit us at the Sunnyvale Art & Wine Festival

All seminars are held from 6pm–8pm at the KeyPoint Community Learning Center at 2805 Bowers Avenue, Santa Clara, CA.

Visit kpcu.com/events for complete information.



Federally insured by NCUA. NMLS # 417395

KEYPOINT
CREDIT UNION