

Summer 2026

KEYPOINTS

A publication for Members of KeyPoint Credit Union



President's Message

Lately, many of us have been feeling the pressure of a changing economy. From high gas and grocery prices to job uncertainty across major employers, everyday financial decisions may feel heavier than usual.

Whether you're managing rising expenses, reconsidering a major purchase, or looking for ways to simplify your monthly payments, we're here to help every step feel a little more manageable—and aligned with what matters most to you.

Even with these challenges, summer gives us a chance to reconnect, recharge, and enjoy time together. That's why we're excited to bring you events and opportunities to make the most of the season.

Thank you for your continued trust in KeyPoint.

David Luu
President & CEO

Send feedback to
talktodavid@kpcu.com

More ways to save with KeyPoint!

Your membership goes beyond banking. Enjoy access to exclusive discounts on:

- **Theme parks & attractions**
- **Movie tickets & live events**
- **Hotels, travel, and more!**

Explore the perks anytime at
kpcu.com/perks



Spend less on your car, Enjoy more of the summer!

Refinancing your auto loan with KeyPoint could help reduce your monthly payment and simplify your finances.

Learn more at kpcu.com/auto-refi

*All loans subject to credit approval. Available rates and terms subject to change without notice. KeyPoint Membership required.

HERE TO HELP YOUR BUSINESS **GROW**



Moises Valencia

Business Banking Relationship Manager

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- ✓ Local Expertise
- ✓ Personalized Support
- ✓ Smart Financial Solutions

IMAGINE AN ADU IN YOUR BACKYARD



What if your home could grow with you?

An ADU makes it possible to create space that fits your life—whether that means a guest house for summer visitors, a private space for family, a quiet home office, or a source of additional income.

At KeyPoint, we can help you turn that idea into something real. Our team is here to guide you through the process—from early planning to financing—so you can move forward with confidence.

Explore ADU loan options at kpcu.com/adu

*All loans subject to credit approval. On ADU construction loans, KeyPoint disburses credit advances directly to contractor. Available rates and terms subject to change without notice. KeyPoint Membership required.

Meet the KeyPoint Team

LJ Grossweiler

Director of Real Estate Banking

We're proud to celebrate LJ Grossweiler, for winning an AAPI Leadership Award from the Silicon Valley Business Journal—recognizing LJ for her leadership and community impact. She's driven by a commitment to helping others achieve the American Dream through homeownership and long-term financial stability, crediting both her team and community for making that work possible.

"Through my work at KeyPoint Credit Union and my involvement with the Filipino American Real Estate Association, I've been fortunate to help make that homeownership dream more accessible for our community."

What's the most exciting part of the homeownership journey?

Funding day—when the loan closes and the member gets the keys to their home. It's the moment everything comes together, and you can really see the impact we've had.

What's your favorite Bay Area spot?

Blossom & Bourbon is one of my favorite local spots—close to home, with excellent food and drinks, and a go-to place for celebrating special occasions.



Holiday Observances

July 3 | Independence Day observed

July 4 | Independence Day

September 7 | Labor Day

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CREDIT UNION
Next Generation Neighborhood Banking