

Fall 2026

KEYPOINTS

A publication for members of KeyPoint Credit Union

President's Message

This time of year offers a chance to reflect on what brings people together. I continue to be inspired by the many examples of generosity, dedication, and community spirit I see throughout our organization and the communities we serve.

That spirit comes to life as we prepare for our **Third Annual Corporate Day of Giving**, when KeyPoint employees will come together to volunteer and support causes that make a meaningful difference in our local communities.



At KeyPoint, we believe being a credit union means doing more than providing financial products and services. It means being a trusted partner—helping our members navigate life's opportunities and challenges while investing our time and resources in the communities we call home.

Thank you for your continued trust in KeyPoint and for allowing us to be part of your financial journey. We are grateful for the opportunity to serve you and look forward to continuing to grow, give back, and make a difference together.



David Luu
President & CEO

Send feedback to
talktodavid@kpcu.com



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APY = annual percentage yield. Minimum balance \$500. New money only—this certificate cannot be funded with money already in a KeyPoint account. Early withdrawal penalties apply. Available 8/18/2026; subject to change.



Meet the KeyPoint team



Ken Nakamura
Milpitas Branch Manager

Own a Business? Know Someone Who Does? Refer a Business

Local businesses help our communities thrive, and we're proud to support them with banking solutions designed for their needs.



Refer a business
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earn up to \$100*
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*Offer available only from 10/1/2026 to 12/31/2026. General eligibility requirements: (1) KeyPoint Business membership required; (2) referred Business Member must provide promo code "RAB26", referring Business Member's name and other identifying information if requested at account opening. Referring Business Member may receive one \$100 bonus for each referred Business Member who meets promo requirements, up to \$500 in total referral bonuses per calendar year. If minimum average daily balance and qualified activity requirements are met, referring Business Member will get a \$100 bonus applied within 30 calendar days of meeting requirements and credited to Elite Business Checking. May not be combined with any other promotion or offer. Other restrictions may apply. Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.



We're proud to celebrate **Ken Nakamura**, the recipient of the **Businessperson of the Year Award**. This recognition honors leaders who demonstrate professional excellence while strengthening their communities through service, leadership, and involvement.

What has been one of the most rewarding moments in your career at KeyPoint?

One of the most rewarding experiences in my career at KeyPoint has been serving as a judge for Milpitas High School's Travel and Tourism Event, where students present business concepts, marketing strategies, and SWOT analyses. What makes this experience especially meaningful is seeing students become inspired to explore careers in business and finance. Several have reached out afterward for guidance on resume building, career planning, and entering the financial industry. Being able to mentor young people and contribute to the growth of my community is one of the aspects of my role as Branch Manager that I value most.

What local business or community organization inspires you most and why?

It's the Milpitas Chamber of Commerce. Their commitment to supporting local businesses, schools, and nonprofits while fostering a stronger, more connected community makes a lasting impact on Milpitas.

What's one thing people might be surprised to learn about you?

I used to bowl in a bowling league. My greatest accomplishment was bowling a perfect game of 300!



Holiday Observances

October 12 | Indigenous Peoples' Day

November 11 | Veterans Day

November 26/27 | Thanksgiving Day & Day After

December 25 | Christmas Day