

Winter 2025

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

Happy New Year from all of us at KeyPoint!

Our wish for you and your family is abundance and prosperity in the year ahead—and we're committed to your financial well-being through advantageous solutions and education.

So, as you begin the new year, have you thought about how you can reach your financial goals in 2025? More than a place to manage your money or finance your next vehicle, KeyPoint offers FREE education and tools for your financial fitness. Be sure to visit [kpcu.com/education](http://kpcu.com/education). We also offer Member-only discounts, tax-time services and even entertainment deals for your family. Be sure to visit [kpcu.com/deals](http://kpcu.com/deals).

While the economic outlook may feel uncertain, there's one thing you can count on: **KeyPoint Credit Union is here for you with the financial guidance, education, tools and solutions you need to reach your goals.**



Brad Canfield  
President & CEO

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



## BUYING A CAR FROM ANOTHER PERSON? **NO PROBLEM.**

Lots of people buy a car from a friend, relative or even somebody they connect with online. **Yet, many big banks don't want anything to do with your transaction—it's just too much work for them.**

\*APR=Annual Percentage Rate. Rates accurate as of 1/2/2025 and subject to change. All loans and terms are subject to credit approval. Rate is based on credit worthiness and other factors and may be higher than the rate shown. Payment example: \$44.09 per month per \$1,000 borrowed at 5.49% APR for 24 months.



## Put Some *ssSizzle* on Your *ssSavings!*

### HELLO, YEAR OF THE SNAKE!

Our always-popular Lunar New Year celebration and promotion is back. Go to any branch and pick up some **FREE red envelopes**.



5-Month  
Certificate  
**3.88%** APY\*

12-Month  
Certificate  
**4.08%** APY\*

Better yet, open a Certificate with a minimum of \$50,000—at a branch—and get a **FREE Lunar New Year Snake Bank**.\*

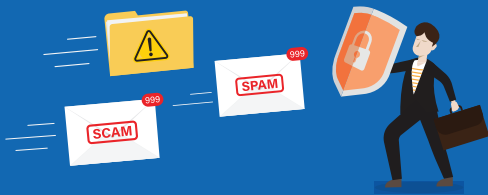


\*APY=Annual Percentage Yield. Rate available as of 1/2/2025 and subject to change without notice. Early withdrawal penalties may apply. \$500 minimum opening balance. New money only—this certificate cannot be funded with money already in a KeyPoint account. To receive a coin bank, you must deposit a minimum \$50,000 (in either 5-Month or 12-Month Certificate), in person, at any KeyPoint branch. One coin bank per member/account and supplies are limited.

At KeyPoint, we'll help you complete the deal with auto loan rates as low as **5.49% APR**.\*

- Repayment terms from **24 to 84 months**
- Available for **ITIN holders**
- **Starting Point** loan program that provides new college graduates and newcomers to the U.S. their first auto loans

To get started, apply at [kpcu.com/apply](http://kpcu.com/apply), call **(877) 552-3004** or visit a branch.



## SAFE Money Moves

How to Identify and Prevent Financial Scams

### S—Stop

Before picking up the phone or clicking an email link, stop and consider: *Who is contacting me? How did they get my information? What's the offer?* **Taking a moment to slow down can help you avoid a hasty and potentially costly decision.**

### A—Analyze

Scammers are always coming up with clever ways to trick their victims. You can stay one step ahead by knowing the warning signs. **Watch out for spelling and grammatical errors, urgent requests, unsolicited offers or attempts to get your personal information.**

### F—Fact Check

Another helpful trick is to verify that the information is genuine. If uncertain, contact the organization directly, request the details in writing or consult a reliable source.

**Be Aware:** KeyPoint representatives will NEVER ask you for your login credentials.

### E—Expose

We're committed to protecting your privacy, security and account information. **If you suspect your information has been compromised or wish to report suspicious activity, please contact us immediately at (888) 255-3637.**

# Meet the KeyPoint Team



Isabel S.  
Consumer Loan Funder

#### What is your role?

I communicate directly with auto dealerships to obtain the necessary paperwork for pending loan applications. My team and I help keep the auto loan funding process quick and easy for our Members.

#### What do you love about your job?

Getting a new car is exciting, but more importantly, it can be essential for many of our Members. It is extremely rewarding to make this process seamless for our Members.

#### How long have you been at KPCU?

I have been with KeyPoint for six years. I first worked at our Milpitas branch before moving into our Consumer Lending department.

#### What is your favorite movie and why?

My favorite movie is *Interstellar*. I love that it explores time, space travel and the human connection. Also, the soundtrack is nothing short of amazing.

WIN TAX SEASON!



## Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

No purchase necessary to enter or win. Scan QR code for full contest rules.

### Holiday Observances

January 20 | Martin Luther King, Jr. Day

January 1 | New Year's Day

February 17 | Presidents' Day