

Summer 2024

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

It's hard to beat summertime in the Golden State!

The beautiful weather brings people together for backyard BBQs, beach trips, baseball games and long-awaited vacations. Save on your summer fun with access to thousands of entertainment and travel discounts available only to KeyPoint Members. Simply log into your KeyPoint account and click [Services > Amusement Park Discounts](#).

As part of our mission of enabling Members' financial well-being, we're always looking for new ways to help you thrive financially. Whether it's beginning with a lower mortgage rate, shopping for your next vehicle or growing your savings, KeyPoint can help you achieve your summer plans. Continue reading to learn more.

Let the adventures begin!



Brad Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com



START WITH A **LOWER RATE**

Homebuying season is in full swing! With the competition getting hot, don't let current rates stop you from owning your dream home. Lower your interest rate by **2% the first year** and **1% the second year** with a **Rate Buydown Mortgage**.* Enjoy the flexibility to ease into your mortgage, build up your savings or make your house a home!

KeyPoint is here to help you own, offering competitive rates, excellent service and local mortgage operations, so you always get a **quick close**—*often 30 to 60 days faster than the national lenders.***

Apply now! Visit kpcu.com/mortgage
or call **(877) 888-9634**.

*Loan must be secured by an owner-occupied or second home detached SFR, PUD (1 unit), condo or manufactured home. Max loan \$766,550. During the first two years, required monthly payments will be calculated based on the discounted annual interest rates for each of those years. Required monthly payments will increase at the end of the first year and the end of the second year and may change thereafter depending on loan product. Current rates and terms available at kpcu.com. All loans subject to credit approval. Rates offered to approved applicants depend on product selected, credit history and other factors. **Your actual close date depends on the seller's timeline (for purchases) and other factors.



We have partnered with **Costco Auto Program** to offer you **prearranged pricing and a simple buying process!** Shop new and pre-owned vehicles easily online from hand-selected dealerships nationwide.

When you purchase your vehicle through **Costco Auto Program**, you get a **Costco membership** or **\$50 Costco Shop Card**.*

To shop now, visit kpcu.costcoauto.com.



OR



*To be eligible, you must purchase your vehicle through Costco Auto Program, finance the vehicle through KeyPoint Credit Union and complete a Costco Auto Program member satisfaction survey. KeyPoint membership is required. All loans subject to credit approval. Current eligible Costco members will receive a \$50 Costco Shop Card; eligible non-Costco members receive a one-year Gold Star Membership. No substitutions. Cannot be combined with other offers and is not redeemable for cash. Offer not valid on the refinancing of an existing KeyPoint auto loan.

Credit Building ESSENTIALS

Strategies for Improving Your FICO® Score



Timely Payments

Your FICO® Score is a snapshot of your credit profile and influences the terms lenders offer. A great way to build your score is with consistent, on-time payments.

Quick Tip: *Manage monthly bills automatically by setting up Bill Pay on your KeyPoint account!*



Credit Balance

Credit utilization is the amount of credit you're using across all your accounts. You can positively impact your score by keeping your credit utilization low.



Credit History

Most credit histories improve over time. That's because a long credit history can indicate responsible use. If you don't have a long credit history, that's okay—it's one of five factors in your report.

New to Credit?

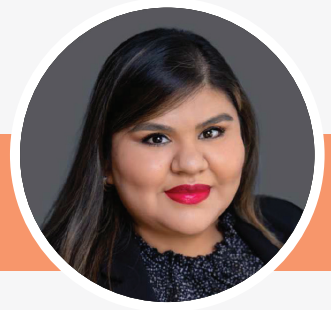
Build your FICO® Score with a **Credit Starter Loan**! Designed for individuals new to credit, KeyPoint will report each loan payment to the credit bureaus, so you can establish your credit and even build your savings.

Learn more by visiting kpcu.com/creditstarter or any branch—see kpcu.com/locations.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Meet the KeyPoint Team

Stephanie S.
Cupertino Branch Manager



How does the Cupertino Team empower Members and the local community?

We help Members thrive by offering financial services and advice that supports their financial goals. We're also active in our community, participating in events, sponsoring local initiatives and providing financial wellness workshops to help people make informed financial decisions.

What do you like best about your job?

I love helping people achieve their financial goals, whether that's buying a home, saving for a child's education or starting a new business.

What is your favorite book and why?

My favorite book is *The Wealthy Barber* by David Chilton. It provides easy-to-understand concepts such as the power of savings, setting goals and being disciplined about money.

More Time = More Money

5-Month
Certificate

4.75%
APY*



12-Month
Certificate

5.00%
APY*

- **Secure returns**—Lock in a great rate over the term of your account.
- **No risk**—Save confidently without the worry of market variability.
- **Safe**—Your hard-earned savings are federally insured by the NCUA.

Make your money work for you!

Open at kpcu.com/certspecial or any branch—see kpcu.com/locations.

*APY=Annual Percentage Yield. Available as of 7/1/2024 and subject to change without notice. \$500 minimum opening balance. New money only—this certificate cannot be funded with money already in a KeyPoint account. Early withdrawal penalties may apply.

Holiday Observances July 4 | Independence Day September 2 | Labor Day

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KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking