

Fall 2024

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

Next Generation Neighborhood Banking...

At KeyPoint, this means we offer the best of both worlds. With seven convenient neighborhood branches and cutting-edge technology, we blend innovation with banking excellence to give you the tools and resources to thrive financially.

Our recently enhanced **Mobile\* and Online Banking** platform embodies this mission. Alongside the latest digital advancements and robust security measures, it delivers a more modern and customized experience. Designed for you, enjoy the control, access and support you need to achieve your big goals—wherever you go!

If you haven't already, I invite you to explore the latest **Mobile and Online Banking** enhancements on our Mobile App and [kpcu.com](http://kpcu.com).



Brad Canfield  
President & CEO

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



## Next Generation Mobile and Online Banking

Discover new, innovative features like financial health tracking and built-in card controls alongside all the familiar favorites—Zelle<sup>®</sup>\*\*, Bill Pay, mobile\* deposits and more:

- **Track Your Finances:** Access all your accounts, even those at other financial institutions, and customize your dashboard to fit your needs.
- **Get Financially Fit:** Check your financial pulse with personalized spending insights and tools to help you save for what's important!
- **Faster Account Management:** Say hello to new features that help you search past transactions, view mobile deposit images and create custom wire templates.
- **Anytime Access:** Easily manage your cards and get real-time alerts sent by email, text or push notification.

Learn more at [kpcu.com/nextgenbanking](http://kpcu.com/nextgenbanking).

\*Mobile carrier rates may apply. \*\*Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## Save Big on Your Next Ride

Looking to upgrade your vehicle, go green or get cash for big expenses?

### HIT THE ROAD FOR LESS WITH THESE LIMITED TIME OFFERS!

- **Direct Deposit Rate Discount<sup>1</sup>**—Get a **0.50% RATE CUT** by setting up direct deposit to a KeyPoint Checking or Savings account. Use promo code **DD50**.
- **Electric Vehicle Rate Discount<sup>2</sup>**—Lower your rate by **0.25%** when you purchase or refinance an electric vehicle. Good for hybrid vehicles, too!
- **Cash-Out Refinance Rate Discount<sup>3</sup>**—Get **CASH FAST** and **SAVE 0.25%** on your rate with an auto or motorcycle cash-out refinance.

Plus, KeyPoint offers financing for private-party purchases!

Apply online at [kpcu.com/auto](http://kpcu.com/auto) or call **(877) 552-3004**.

<sup>1</sup>Direct deposit loan rate discount available if at time of loan funding (a) member has newly established recurring monthly direct deposit of at least \$1,000 from net pay, pension or government benefits, and (b) member is obtaining a new KeyPoint auto loan. Direct deposit rate discount not available on refinances of existing KeyPoint credit or if member already has KeyPoint direct deposit. If direct deposit stops before loan is paid off, loan interest rate will increase by 0.50%. <sup>2</sup>Electric vehicle discount available for purchase or refinance transactions. <sup>3</sup>Cash-out refinance discount available for refinance transactions that include cash out. Offers subject to change or cancellation at any time. Rate discounts apply to your lowest qualified rate. Maximum available loan rate discount 1.00% if member is eligible to combine with other available KeyPoint discounts. Refinances of existing KeyPoint auto loans are not eligible. Other restrictions may apply. All loans subject to credit approval. Rate and terms subject to change without notice.

## Volunteer Leadership Opportunities

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. In April 2025, three Board Member terms will expire; each position is for a 3-year term. There will also be two Supervisory terms expiring; each position is for a 3-year term. KeyPoint's Board will screen candidates based on the organization's needs and recommend a slate of candidates on the ballot. Alternatively, Members can gather signatures and petition to be on the ballot. **All petitions need to be received by March 5, 2025.**

If you're interested in learning more about the volunteer positions, please contact [volunteer@kpcu.com](mailto:volunteer@kpcu.com).



### EMPOWERING the Next Generation

We proudly support students' aspirations for higher education. If you are a KeyPoint Member attending a college or university, you could be one of three deserving students to receive a **\$1,000 education scholarship!**

#### To qualify, you must:

- Be a Member in good standing with KeyPoint Credit Union.
- Attend a college or university.
- Be enrolled with at least 12 undergraduate or 8 graduate/post-graduate units.

Complete application packages are due **November 25, 2024**. Scholarships awarded in **December 2024**.

Learn more at [kpcu.com/scholarship](https://kpcu.com/scholarship).

## Meet KeyPoint's Board Chair



### Gary Garcia

#### What is your role as Chairperson of the Board?

I work closely with the Executive Team and fellow Board Members to support KeyPoint's success. Each Board Member has a duty to oversee and define strategy for the credit union. As Board Chair, I lead our Board Members in these activities to achieve KeyPoint's core mission—*enabling Members' financial well-being through advantageous solutions and education.*

#### What do you find most rewarding about serving at KeyPoint?

It's a privilege to work with and learn from KeyPoint's Executive Team and Board Members while serving our community. Working with KeyPoint enables me to participate in developing solutions that empower Members' financial well-being, and that's not just repeating the mission statement...it's something we really do!

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

My favorite books change like the tides. Right now, I'm enjoying *Down Time: Great Writers on Diving*, edited by Ed Kittrell and others. It's a compilation of articles and stories about SCUBA and freediving. The subjects range from adventure stories, scientific discoveries and the physics of SCUBA.



### SAVING FOR A RAINY DAY 3 Ways to Weather the Unexpected

1. **Set a Goal**—A rainy day fund helps cover short-term, unexpected expenses, like minor car repairs or vet bills. While it depends on your financial needs, it's generally wise to save between \$500 and \$2,500.
2. **Grow Your Savings**—Your rainy day fund should be easily accessible and, ideally, in an account that offers a high return on your money. With a KeyPoint QuickStart Saving account, you'll earn more on your first \$5,000, and there's no monthly service fee! Open online at [kpcu.com/quickstartsavings](https://kpcu.com/quickstartsavings).
3. **Make it a Habit**—Automate your savings by setting up direct deposit to transfer a portion of your pay into your account each month.

### Holiday Observances

Oct. 14 | Indigenous Peoples' Day

Nov. 28/29 | Thanksgiving Day & Day After

Nov. 11 | Veterans Day

Dec. 25 | Christmas Day