

Fall 2020

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

As we head into Fall, we've passed the 6-month milestone of the pandemic in America. It's changed our lives in countless ways and our day-to-day challenges continue. **One thing is clear—we're truly in this together.**

As I've tried to adjust to our "new normal"—I've looked for ways to make a positive impact on friends, neighbors and even people I don't know personally, like the essential workers that I come into contact with on a regular basis. I've found that gestures of kindness and compassion go a long way these days. If I see an opportunity to help someone in need, I'm all in.

I'm proud to say that KeyPoint is serving its Members with this same mindset—"How can we help you get through this?"

*We've helped over 1,000 Members by extending payment relief to over **\$68 million** in loan balances. And under the Paycheck Protection Program, we've been able to provide over 600 Members with relief—up to **\$45 million** in loan balances.*

It feels good to know that we can help those who are being hit especially hard in these times.

Be well and spread the kindness!



T. Bradford Canfield  
President & CEO

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



## KeyPoint Student Scholarship Awards

This year, we're proud to announce that we'll be giving **seven deserving students** a



**\$500** Education Scholarship

To qualify, applicants must:

- Be enrolled at a college or university (minimum 12 units for undergrad or 8 units for graduate and post-grad)
- Be a Member in good standing with KeyPoint Credit Union.

Complete application packages are due

— **November 20th, 2020.** —

To apply, visit [kpcu.com/scholarship](http://kpcu.com/scholarship)

## Volunteer Leadership Opportunities

The volunteers who serve on the KeyPoint Board of Directors and Supervisory Committee are elected from the membership.

If you are interested in learning more about these volunteer positions that help guide KeyPoint's success, please contact **KeyPoint President Brad Canfield** at [talktobrad@kpcu.com](mailto:talktobrad@kpcu.com).

# Meet the KeyPoint Team



**Lymon Ting**  
Assistant Branch  
Manager

## What do you do at KeyPoint?

I oversee a team that provides Member support, mostly with eCommerce. We review accounts that come in online and contact Members to ensure that we're providing the best services for each individual. Due to COVID, our job descriptions have been shifting to best adapt to the changing needs of Members, so we are constantly improving our service.

## How long have you worked at KeyPoint?

I've worked at KeyPoint for 10 years. I started out as an entry level Financial Services Representative (FSR). As an FSR, I have a wider range of services that I can provide to Members. We're trained to perform a variety of tasks that help us gain a comprehensive understanding of KeyPoint's processes and procedures, which in turn, makes our interactions with Members much more useful and fulfilling.



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## What do you like about working at KeyPoint?

One of the main things I love about my role, and one of the reasons why I've been at KeyPoint for so long, is the people. Here at KeyPoint, we have a great company atmosphere, and I love being surrounded by my co-workers and working for a company that cares so much about the community.



## New Auto Loan Rates are Incredibly Low Right Now

AS LOW AS

**2.24%** APR\*

## Set a Course for Adventure with a New Auto Loan

Weekend drives in the safety of our own cars have become the new big adventure for 2020. For those who are at home climbing the walls or those who maybe just want to pep their drive up a little, now is a great time to secure an auto loan from KeyPoint. Visit [kpcu.com/auto](https://kpcu.com/auto) where you can find complete details on the types of loans and terms that are available. Submit your loan application online at

[kpcu.com/apply](https://kpcu.com/apply)

\*Rates accurate as of 10/1/2020 and subject to change. All loans subject to credit approval. Rates offered to approved applicants may be higher.

## Convenience Store-y

As a KeyPoint Member, you have access to **30,000 Fee-Free ATMs**—including those that can be found at most Credit Unions and also at 7-Eleven convenience stores throughout the USA.

For a complete list of locations, go to [kpcu.com/locations](https://kpcu.com/locations).

Also, view our informational video at [kpcu.com/videos](https://kpcu.com/videos).

## New How-To Videos!

We've launched a brand-new set of "How-To" videos, including topics like

- What is a FICO score?
- View Your eStatements
- Make a Mobile Deposit

Many more videos are on the way! To start watching, go to [kpcu.com/videos](https://kpcu.com/videos).

## What Members are Saying

*"The chat service on KeyPoint is great. I was connected with a representative quickly (Jonah) and was helped right away. Friendly and efficient customer service. Nicely done KPCU!"*

- Matthew K.

## Kids' CORNER



### Side-Splitters

1. Why did the belt go to jail?
2. What does a clock do when it's hungry?
3. Why can't you tell a joke while standing on ice?

Answers:  
1. It held up a part of pants. 2. It goes back 4 seconds. 3. Because it might crack up!

### Did You Know?

- There are 31,556,926 seconds in one year.
- Venus is the only planet that spins clockwise.
- If grasshoppers were the size of people, they could leap the length of a basketball court.



### Riddle Me This

What begins with a T, finishes with a T, and has T in it?

Answer: A teapot

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**KEYPOINT**  
CREDIT UNION  
Next Generation Neighborhood Banking