

Summer 2021

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

It's likely that the Summer of '21 will go down in the personal history books of all Americans as a time of optimism with a renewed personal freedom to move about and a collective sense of relief as things start opening up again.

Members whom I've spoken with have told me about their excitement to get out there and go camping, visit amusement parks, get back to the gym, and most of all, to have family reunions with those that they've been separated from over the past year.

This could very well be our happiest summer ever. Have a wonderful time!



T. Bradford Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com



Send Money Immediately to Friends and Family

Great news! Members can now send money in real time using their KeyPoint Debit Card. This is an enhancement to the current P2P feature within Online and Mobile Banking. If the recipient accepts the funds with their debit card (it doesn't have to be a KeyPoint debit card), the funds will be **instantly** credited to their account. *(Continued on next page)*



Summer is the Season for a New Home—KeyPoint Can Help You With Attractive Financing

The warmer months between school years have traditionally been the busiest for the residential real estate market. However, many Members have put their plans to buy a new home on hold over the past year. This summer may awaken those dormant plans and dreams. And KeyPoint is right here with you to assist with your home financing needs.

As a KeyPoint Member, you can enjoy lower rates, flexibility with multiple types of loan and refinance options. And we often work with first-time homebuyers to help them achieve their goal to buy a starter home.

Jumbo Mortgages for Those Looking to Upgrade

Buyers looking for larger homes or moving to more expensive neighborhoods can borrow up to \$2.5 million. High-dollar refinances with cash-out options are also available.



For information or to apply for a mortgage, call (408) 731-4278, visit us online or drop by your local KeyPoint Credit Union branch.

Meet the KeyPoint Team



Lia Cortes, Retail Engagement Support Specialist

How long have you worked at KeyPoint and what do you do for the company?

I've been with KeyPoint for four years. My chief responsibility is to support the KeyPoint branch team members and managers by making sure they have everything they need in order to function optimally and provide excellent Member service—this includes ensuring that they have supplies of the most current sales and marketing material, forms, and procedural information related to regulatory changes and guidelines, among other things. I also serve as an analyst—I run regular business

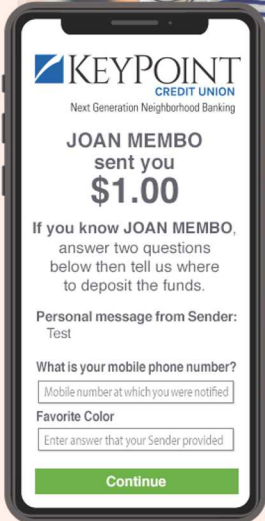
analyses to gather performance data for each branch and disperse reports to the marketing and risk management teams. This helps inform the development of best practices in the branches.

What do you like about working at KeyPoint?

I really appreciate our Members and enjoy interacting with everyone in the branches. I also love KeyPoint's commitment to community involvement. I'm excited to see what things will be like in the weeks and months ahead as business returns to normal.

Do you have a favorite movie?

Yes, my favorite movie is "The Notebook".



THE FASTEST WAY TO SEND MONEY TO FRIENDS AND FAMILY

Real Time P2P

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HOW IT WORKS

Choose the person that you want to send money to and they will receive a text message. They click a link, enter their mobile number and answer a security question. The recipient then selects how they would like to accept the funds— via debit card or account/routing number. Voila!

For more information, call (888) 255-3637 or visit a branch.

What Members are Saying

“Stephanie helped me this afternoon. She was friendly, professional, and extremely helpful. You can tell she genuinely cares about clients.”

— William S.

“By keeping my finger on the pulse of the activities of the branches, I can help deliver what they need for continued success.”



Kids' CORNER



Side-Splitters

1. Why did the cookie go to the hospital?
2. What did the limestone say to the geologist?

Did You Know?

Air is a very poor conductor of electricity and gets extremely hot when lightning passes through it. In fact, lightning can heat the air it passes through to 50,000 degrees Fahrenheit (5 times hotter than the surface of the sun).



Riddle Me This

- It belongs to you, but your friends use it more. What is it? *Your name.*
- I have a tail and a head, but no body. What am I? *A coin.*



Answers:
1. Because he felt crummy.
2. Hey, don't take me for granted!



Holiday Observances

July 5 | Independence Day September 6 | Labor Day