

Summer 2025 KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

KeyPoint is kicking off the summertime season with exciting news for our young adult Members. We've launched a **Money4Me Account** designed to give you more freedom and control over your finances. It's **fee-free**, helps you **save automatically** and even has **your back** when you're short on cash.

Thinking about taking the leap into homeownership? We've got you covered there too. At KeyPoint, **you don't need a 20% down payment** to buy a home. We offer **lower down payment options** that make homeownership more accessible—especially in today's market.

Whether you're saving for your first home or looking for smarter ways to manage your money, we're here to help you move forward.



Brad Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com

A Smarter Way to Bank for Young Adults

Meet the Money4Me Account—built to fit your lifestyle, boost your savings and give you full control over your money.

Enjoy:

- **Fee-Free* Banking**—Say goodbye to monthly fees and hello to financial freedom.
- **Built-In Savings****—Every time you make a purchase, we'll round it up and stash the change into savings—automatically.
- **Overdraft Coverage*****—Short on cash at checkout? No stress. We've got your back.
- **Get Paid Early**—With direct deposit, your paycheck could hit your account up to **2 days early**.

Learn more at kpcu.com/Money4Me.

*Free account with eStatements; \$2 monthly fee for paper statements. **With optional SaveUp feature, the difference between debit card purchase amount and whole dollar amount is deposited to Member Savings account daily. ***BackUp is a discretionary service that may pay online or mobile banking payments and transfers, checks or payments initiated using Money4Me account number, recurring transfers initiated with debit card number, teller withdrawals, ATM transactions and everyday debit card transactions when the Money4Me account does not have sufficient available funds to cover. A \$29 fee for each transaction initiated against insufficient funds except that, on the Money4Me account only, no fee is charged for payment of ATM transactions or everyday debit card transactions that do not result in a negative account balance over \$350. BackUp payment of overdrafts is always at KeyPoint's discretion and never guaranteed. Negative balances must be restored upon 32 days of the transaction date. BackUp will not be available if (a) Money4Me account is less than 60 days old, (b) in KeyPoint's judgment the Money4Me account has had too many overdrafts, (c) Money4Me account does not receive regular deposits, or (d) member is in default on any obligation to KeyPoint.

HOMEOWNERSHIP STARTS HERE

Whether you're a first-time buyer or returning to the market, KeyPoint offers a wide range of options to help you get the keys to your new home—without needing to save 20% for a down payment.



KeyPoint is here to help you take the next step with confidence.

Learn more at kpcu.com/mortgage.

HERE'S HOW WE MAKE IT EASIER:

- Loans available with as **low as 3% down***
- **Down payment assistance** for first-time homebuyers—discover our WISH Program by visiting kpcu.com/downpayment
- **Flexible FHA and VA Loan programs** for those with less-than-perfect credit and eligible U.S. military service members and veterans
- **NEW 40-year terms** with lower monthly payments making it easier to qualify and budget**
- **Expert advice** from experienced loan officers

*To lock in the best rate and terms, you'll need 20% of the purchase price as a down payment; however, there are loans available as low as 3% down, and sometimes gifts from relatives are allowed for some of the down payment. **6.896% APR available as of 7/1/2025; subject to change without notice. Pay \$6,138.92 (principal and interest only) per month for 480 months on \$1M loan at 6.896% APR.

Meet the KeyPoint Team



John S.
Mortgage Loan Officer

What are you most excited about in your new role at KeyPoint?

There are so many things! First, I am looking forward to working with LJ, the Director of Real Estate Lending, who has been a colleague for 15 years. I really appreciate her leadership and willingness to try new things. I am also excited that KeyPoint embraces new ideas and opportunities for enhancing our Member services.

What's your go-to advice for homebuyers?

One of the most important tips is that homeownership can be one of

the most effective ways to build long-term wealth. Also, choose your lending and real estate team early. In today's competitive market, being prepared to make an offer quickly can make all the difference.

What's your favorite hobby?

My two favorite hobbies are golf and pickleball! I love attending and participating in sporting events—this helps me stay competitive while still enjoying myself.

Smart Moves for Savvy Homeowners

Set It and Forget It

Automate your mortgage payments to stay on track—no reminders, no missed due dates.

Budget for Home Repairs

Set aside 1-3% of your home's value each year for maintenance—planning ahead can save you big in the long run.

Turn Your Home's Equity into Opportunity

Ask us how a HELOC (Home Equity Line of Credit) can work for your goals—giving you access to the money you need. **Learn more at kpcu.com/heloc.**

Small Changes, Real Savings

Turning down your water heater or switching to LED bulbs can lower your monthly bills without a major investment. By implementing small changes, you can enjoy short-term savings and long-term benefits while contributing to a more sustainable home!

Spread the Word, Reap the Rewards!

Share the KeyPoint secret and GET UP TO \$300* for each friend or family member you refer.

THREE WAYS TO REFER:

(Get up to \$300 for yourself and up to \$500 for your friend!)

Use promo code
RAF25

Visit kpcu.com/raf
or call 888.255.3637

1

Checking Account

When they open and set up direct deposit of at least \$1,000, **you'll get \$100, and they'll get \$300.¹**

2

5-Month or 12-Month Certificate

When they open with at least \$25,000 of new money, **you'll both get \$100.²**

3

Auto or Personal Loan

When the loan is funded, **you'll both get another \$100.³**

*Offers may be canceled at any time. General eligibility requirements: (1) KeyPoint Credit Union membership required; (2) only funds not already on deposit with KeyPoint ("new money") count towards bonus eligibility; (3) referred Member must provide promo code "RAF25" and referring Member's name at account opening. Referring Member may receive one \$100 bonus for each bonus-eligible KeyPoint service a referred Member opens for a maximum of \$300. Referred Member may receive up to \$500 by meeting each bonus's eligibility requirements; referred Member cannot open the same account multiple times for additional bonuses. ¹Checking bonus: Referred Member must (1) not have an account or loan with KeyPoint in the previous two years, (2) open a KeyPoint checking account with at least \$10, (3) establish minimum \$1,000 recurring monthly direct deposit to KeyPoint from net pay, pension, or retirement benefit and (4) have first direct deposit post within 60 days of account opening. Referring Member will get \$100 90 days after account opening if eligibility requirements are met. Referred Member receives bonus of up to \$300 in six monthly \$50 installments, one for each consecutive month account receives at least \$1,000 by direct deposit. Disruption of direct deposit during first six months will terminate bonus payments. Recurring transfers or deposits from other sources, such as other accounts at KeyPoint or accounts at other institutions, do not qualify. Not available for Kids Checking or Student Checking. ²Certificate bonus: \$100 paid to referring and referred Members 30 days after opening of qualified KeyPoint certificate. Certificates may be subject to early withdrawal penalties. ³Loan bonus: Referred Member must apply, be approved for, and fund either a new KeyPoint auto loan (\$10,000 minimum) or personal loan (\$5,000 minimum; includes debt consolidation and signature home improvement loans). Refinances of existing KeyPoint debt are not eligible. All loans subject to credit approval. Bonuses paid 30 days after loan funding. **ADDITIONAL INFORMATION.** (1) Offers cannot be combined with other promotions. (2) KeyPoint employees and officials and their immediate families cannot participate. Other restrictions may apply. (3) Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.

Holiday Observances July 4 | Independence Day September 1 | Labor Day