

Spring 2026

KEYPOINTS

A publication for Members of KeyPoint Credit Union



President's Message

As spring arrives, many of us are spending more time outside and reconnecting with friends, family, and our community. At the same time, ongoing economic uncertainty and fluctuating prices continue to make financial decisions feel more complex. During moments like these, KeyPoint is here to support you. I encourage you to explore the financial services available to you and see how we can help you navigate today's challenges and plan confidently for what lies ahead.

I hope you'll also join us for our **Annual Membership Meeting** on **April 30**. This is a great opportunity to hear directly from KeyPoint leadership and celebrate the achievements we've accomplished over the past year.

Thank you for placing your trust in KeyPoint. As we welcome a season of growth, I look forward to continuing to build a bright financial future together.

David Luu
President & CEO

Send feedback to
talktoday@kpcu.com

ANNUAL MEMBERSHIP MEETING

KeyPoint's **Annual Membership Meeting** will be held online on:

Thursday, April 30 at 5:00 pm.

You can reserve your seat by calling **(408) 731-4197** or emailing rsvpannualmeeting@kpcu.com. Details for participation will be sent to you in April.



Grow with Confidence

Spring is a season of growth and your savings can bloom too—with a 5- or 12-Month Certificate.

3.35% APY*

5-Month Certificate

- Access your money penalty-free after 7 days
- A flexible option for short-term goals and upcoming expenses

12-Month Certificate

- Great for annual goals and long-term planning
- Keep your savings secure and earn all year long

Open at kpcu.com/cert

or at a branch—kpcu.com/locations

*APY=Annual Percentage Yield. Available as of 4/1/2026 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 apply to 12-Month Certificate. Early withdrawal penalties apply to withdrawals within six days of account opening on 5-Month Certificate; penalty-free withdrawals permitted seven or more days after account opening. KeyPoint Membership required.



A STEADY INVESTMENT IN YOUR FUTURE

Make your **2025** and **2026 IRA contributions** with a 12-Month IRA Certificate. "Contribution limits are up to \$7,000 for 2025 (or \$8,000 if you're 50+) and up to \$7,500 for 2026 (or \$8,600 if you're 50+). To confirm eligibility, consult your tax advisor.

Saving at a lower rate elsewhere? Bring your IRA to KeyPoint and start earning more.

Visit a branch to contribute to your IRA—kpcu.com/locations



KEEP YOUR MONEY SAFE

Scams are harder to spot than ever. These tips can help keep your money safe.

1. Never send money to someone you don't know, even if they call you and say your loved one is in trouble (usually jail or medical emergency). These calls are scams.
2. Never send money outside the United States except to a person or company you know well and trust, no matter what they promise. Overseas "investment opportunities," romantic promises and chances to share inheritances or lottery winnings are scams. Remember the adage, "If it sounds too good to be true, it probably is."
3. Never give someone you don't know and trust your KeyPoint account credentials, even if they say they are from KeyPoint or a government agency. When you give your credentials to someone, you give them permission to your account.

If you authorize a transaction, you are responsible for it, even if it turns out to be fraudulent.



Meet the KeyPoint Team



Aman Chug
Chief Financial Officer

When you think of KeyPoint's future, what do you look forward to the most?

Under the guidance of our Board of Directors and Leadership Team, I look forward to helping KeyPoint grow in a sustainable and responsible manner.

If you were to describe your financial philosophy in three words, what would they be?

Honesty, Integrity and Transparency

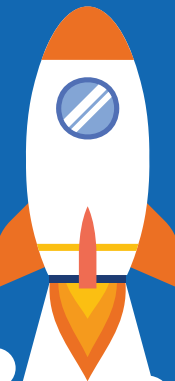
What's a fun fact about you that might surprise people?

I love music of all kinds—but I especially enjoy heavy metal. Iron Maiden, Metallica and Tool are my top picks.

If you could become an expert in something outside of finance, what would it be?

Professional golf. It's probably never happening, so finance it is!

Something New Is Coming This Spring



COMING SOON

We're putting the finishing touches on a fresh new website, designed to make your online experience even better. Stay tuned—and know our team is always here if you need assistance.



Holiday Observances

April 5 | Easter

May 25 | Memorial Day

June 19 | Juneteenth Day