

Winter 2026

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

As I step into the role of KeyPoint's President and CEO, I want to express my sincere gratitude to Brad Canfield for his remarkable leadership. Brad's dedication to our Members, employees and community created a strong foundation—one we will continue to build upon together.

The new year brings fresh opportunities—to serve our community in meaningful ways, strengthen financial well-being and help you thrive. I am honored to lead KeyPoint into this next chapter, guided by our mission to help Members achieve financial success through smart solutions and education.

On behalf of the entire KeyPoint team, we wish you a healthy and successful year ahead. Thank you for your trust in KeyPoint. We look forward to supporting your financial goals throughout 2026. **Here's to a bright and productive year together!**



David Luu
President & CEO

Send feedback to
talktodavid@kpcu.com



Start the Year with a Smarter, Stronger Savings Plan

If building your savings is part of your New Year's goals—or a step towards achieving your other resolutions—our certificates can help you stay on track. **Choose the term that fits your plans:**

**5-Month
Certificate**
3.65% APY*

Liquid After 6 Days

*Perfect for short-term
goals with quick access
when you need it.*

**12-Month
Certificate**
3.75% APY*

Guaranteed Growth

*Great for steady,
long-term savings with
peace of mind.*

Make your resolutions work for you!

Open your certificate today at kpcu.com/cert or visit your local branch—see kpcu.com/locations.

*APY=Annual Percentage Yield. Available as of 1/1/2026 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.



Hit the Road Confidently This Winter

Buying a car is a big decision—and your auto loan should make it easier.
With KeyPoint, you'll enjoy:

RATES AS LOW AS
4.99% APR*

- ✓ No payments for up to 90 days
- ✓ All credit considered

Whether you're shopping for a new ride or refinancing your current vehicle, our flexible financing options and guided process give you confidence every step of the way.

Ready to hit the road? Explore your options at kpcu.com/autoloans.

*Rate accurate as of 1/1/2026 and subject to change. All loans and terms are subject to credit approval. Rate is based on creditworthiness and other factors and may be higher than the rate shown.



Smart Digital Habits to Keep You Secure

The new year is the perfect time to refresh your digital safety. **A few quick steps can help protect your accounts and peace of mind:**

1



Use strong, unique passwords for every site. A password manager makes it easy to keep track.

2



Enable multi-factor authentication (MFA) wherever possible for added security.

TIP: Email is the least secure MFA option—SMS, push notifications or authenticator apps offer better protection.

3



Keep devices and apps updated. Regular updates ensure you benefit from the latest security patches.

Here's to a secure and successful 2026!

Get to Know Our CEO



David Luu | President & CEO

As you look ahead to the new year and beyond, what aspect of KeyPoint's future are you most excited about?

I'm excited about the opportunities to deepen our impact on Members' financial lives. We're making meaningful investments—upgrading platforms, expanding branches, launching a new website and introducing exciting products. What inspires me most is serving our growing, diverse Membership in more personal ways. Whether it's helping families buy homes, supporting small businesses or simplifying banking, we're committed to enhancing our services to support Members at every stage.

What is the most important advice you've received?

The best advice I ever received is to listen first. Intentional listening builds understanding, strengthens relationships and leads to better decisions. I've carried that mindset throughout my career. Progress happens one step at a time—stay focused, be consistent and stay true. Success comes from disciplined execution: listen well, stay aligned and follow through with excellence.

Quick Tax Tips to Stay on Track

Tax season may seem far away, but getting ahead now can make filing stress-free later. **Here are a few simple steps:**

- Gather your W-2s, 1099s and other income documents as they arrive.
- Review last year's return to make sure nothing is overlooked.
- Track deductible expenses and charitable contributions.

EXCLUSIVE MEMBER PERKS:

Save big on tax prep with special discounts—and enter for a chance to win **\$10,000!**



Scan for details and contest rules.
No purchase necessary to enter or win.

Holiday Observances January 1 | New Year's Day • January 19 | Martin Luther King, Jr. Day • February 16 | Presidents' Day

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KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking