

# Winter 2021 KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

I'm sure there aren't many among us sad to see 2020 in the rearview mirror. It was a long, challenging year in so many different ways. As we usher in the new year, more than ever, let's hope for the best. Wouldn't it be wonderful if we could greatly reduce the pandemic or eliminate it altogether? And maybe we'll have a return to a more normal way of life once again. Those are my hopes. **I wish you all a Happy New Year!**

### What's New?

We recently launched a powerful online tool for you to quickly find out **how much credit you could qualify for—without impacting your credit score whatsoever**. Ordinarily, when you apply for a Vehicle Loan or Credit Card, a credit score inquiry is made. This could, in and of itself, lower your credit score, regardless of whether or not you accept the product offer. For details and to find out how much you could qualify for, see [kpcu.com/About/Brads-Blog](http://kpcu.com/About/Brads-Blog).



**T. Bradford Canfield**  
President & CEO

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



*If you're happy with KeyPoint and you know it,  
tell a friend or a family member all about it!*

**Earn a \$100 BONUS**  
per successful referral\*

**And your friends can receive up to \$300.\*\***

### Here are the details:

1. Have your friend or family member **open a Checking account** using the "RF21" promotion code online at [kpcu.com/open](http://kpcu.com/open) or in-person at a branch!
2. *When their new account is funded, YOU'LL GET \$100 ADDED TO YOUR ACCOUNT.*
3. *When your friend sets up direct deposit of at least \$1,000 per month, THEY'LL GET \$150!*

**BONUS:** *When they make 40 purchases with their new KeyPoint Debit Card, THEY'LL GET ANOTHER \$150.*

### Refer & Win Drawing \$500!

In the first quarter of 2021, your referrals could win you some big money!

Each successful referral you make gets you an entry into a drawing for:



**Or one of 5 \$50 VISA Gift Card**

NO PURCHASE OR NEW MEMBER REFERRAL REQUIRED TO ENTER OR WIN.

For full official rules, go to  
[kpcu.com/raf](http://kpcu.com/raf) or call **(888) 255-3637**

\*Referred friend must be eligible to join KeyPoint and not be a previous or current KeyPoint Member. Referring Members can receive a \$100 bonus for each eligible referred friend who joins and opens a KeyPoint Checking Account either online using the promo code "RF21" or in-branch with a completed KeyPoint Refer a Friend form. Referring Member bonuses are paid by deposit to the referring Member's KeyPoint account when the referred friend opens the required account with the required minimum balance. \*\*\$150 bonus paid within 90 days of account opening if (a) checking account is opened with at least \$25, (b) Member establishes minimum \$1,000 recurring monthly direct deposit to account of net pay, pension, or government benefits, and (c) first direct deposit posts within 60 days after account opening. Recurring transfers or deposits from other sources, such as other accounts at KeyPoint or accounts at other institutions, do not qualify. Additional \$150 bonus paid within four months of account opening if Member uses KeyPoint Debit Card to make 40 or more purchase transactions within three months after account opening. ADDITIONAL INFORMATION. (1) This offer cannot be combined with other promotions. (2) KeyPoint employees and officials and their immediate families cannot participate. Other restrictions may apply. Referred Youth Checking Account are not eligible for \$300 bonus. (3) Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.



# Meet the KeyPoint Team



**Josh Herzog, Vice President of Operations & Member Experience**



Our goal has been to provide a digital channel to meet the needs of the Member while keeping them safe.

## Annual Membership Meeting

KeyPoint's Annual Membership Meeting will be held online on Thursday, April 29 2021, at 5:30pm PT.

You can reserve your seat by calling (408) 731-4197, or send an email to [rsvpannualmeeting@kpcu.com](mailto:rsvpannualmeeting@kpcu.com).

Details for participation will be sent to you in April.

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership and help guide KeyPoint's success. If you are interested in learning more about these positions, please contact KeyPoint President Brad Canfield at [talktobrad@kpcu.com](mailto:talktobrad@kpcu.com).

## What Members are Saying

"Love this KeyPoint Branch! Very friendly and took the time to help. Especially Sam who assisted and arranged everything with our car loan!" —Mary J.

### What do you work on at KeyPoint?

I work on various projects geared toward improving the overall Member experience. This includes streamlining the online loan and Checking/Savings applications, ensuring a consistent experience through our Checking/Savings channels, and enhancing different products and services to best meet the needs of Members.

### How has your work improved the Member experience?

With recent events centered around Covid-19, our goal has been to provide a digital channel to meet the needs of the Member while keeping them safe. Through projects such as contactless cards for both Debit and Credit, increased staffing in our Contact Center, and a more robust e-Commerce branch, we're able to meet these needs.

### What do you like about working at KeyPoint?

I enjoy receiving Member feedback that I can work with to come up with experiential improvements that will positively impact their relationship with KeyPoint. This is particularly rewarding when a Member thanks us for listening and implementing one of their suggestions.

### What's new in the Member Experience space for KeyPoint?

We recently enhanced the Move Money features in our online and mobile app to make it easier and quicker to make payments and send money to others.

To learn more about our Contactless Digital Banking, go to [kpcu.com/Checking/Online-Mobile](http://kpcu.com/Checking/Online-Mobile)



## Kids' CORNER



### Side-Splitters

1. What's the worst animal to play cards with?
2. How much does a pirate pay for earrings?
3. Why did the golfer wear two pairs of pants?

### Did You Know?

- The fastest recorded raindrop was 18mph.
- A flea can jump up to 150 times its height.
- There are over 2,000 thunderstorms on Earth every minute.
- The world's longest French fry is 34 inches long.



### Funny Business

- "My mom said 'Follow your dreams'. So, I went back to bed!"
- "Never discuss infinity with a mathematician. You'll never hear the end of it!"



Answers:  
1. A cheetah 2. A buccaneer  
3. He got a hole in one.

## Holiday Observances

Jan 1 | New Year's Day Jan 18 | Martin Luther King Jr. Day Feb 15 | President's Day

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**KEYPOINT**  
CREDIT UNION  
Next Generation Neighborhood Banking