

Summer 2023

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

There's so much to look forward to this summer! The beautiful weather is a chance to spend time outdoors, connect with family and friends, or take a relaxing vacation.

Enjoy all that summer offers, knowing you can access your funds anytime, anywhere. **Because you asked, we've introduced Zelle® as an easy way to send and receive money with others!** With KeyPoint Mobile\* and Online Banking, you can also pay bills, transfer funds, get your pay, and make contactless and secure purchases right from your mobile device. It's easy to move money when and where you need!

Whatever your plans this summer, we wish you safe and fun-filled adventures!



T. Bradford Canfield  
President & CEO

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

\*Mobile carrier rates may apply.



### You can now send money to friends and family using Zelle®

Zelle® is a fast and easy way to send and receive money with friends, family, and people you know. You can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or mobile app.

For more information, see [kpcu.com/zelle](https://kpcu.com/zelle)



## Save BIG This Summer

Rising interest rates on loans bring good news for savers—higher rates on Savings Accounts! Find an account that fits your needs and see your money grow with our savings opportunities.

### Lock in great rates by opening a 12-Month Certificate of 4.85% APY.\*

With a 12-Month Certificate, your money grows at a guaranteed rate over the term of your account. Plus, your account's performance isn't tied to market volatility, so there's no risk.

Our **Performance Money Market Account\*\*** is an excellent option for those looking for no commitment and a great rate. There's also quick and easy ATM access and no monthly account fee.

What's more? **All our accounts are federally insured by the NCUA!** Take advantage of the opportunities to save BIG this summer.

Open an account at [kpcu.com/membership](https://kpcu.com/membership) or at **any branch!**

\*APY = Annual Percentage Yield, available as of 7/1/2023 and subject to change without notice. \$1,000 minimum opening balance for 12-Month Certificate. New money only—this certificate cannot be funded with money already in a KeyPoint account. Early withdrawal penalties may apply. \*\*The minimum balance to open the Performance Money Market Account is \$25,000. Twenty five percent (25%) of funds needs to be new money (not transferred from another KeyPoint account).

### Start using Zelle® in 3 Easy Steps:

1. **Access Zelle®**—Enroll your email or U.S. mobile number through the KeyPoint mobile app, online banking, or Zelle® app.
2. **Choose a Person**—Enter your recipient's email address or U.S. mobile number.
3. **Enter the Amount**—Select the amount you wish to send, and your recipient will receive a notification with instructions on completing the payment.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.



## ADUs are Growing in Popularity

ADUs, i.e., accessory dwelling units, are additional, small residential units located on the same lot as your primary home. Often detached from the primary house, these units are cozy, containing common rooms like a kitchen, living area, bedroom, and private entrance. Alongside their minimalistic appeal, ADUs are a practical solution for those looking to provide a comfortable living space for family members or generate supplementary income through rent.

### Check out our ADU Loan terms:

- Fixed Rate Second Mortgage
- Loan amounts beginning at \$20,000 and up to \$250,000 or 80% of the home's value
- Payment term options

Visit us at [kpcu.com/Loans/Senioradu](http://kpcu.com/Loans/Senioradu) or at a branch to learn more!

All loans subject to credit approval.

## What Members are Saying

*Excellent Credit Union. Amazing how a [credit union] can outdo the big banks in so many ways!*

– César M.

# Meet the KeyPoint Team



Christina, Payments Team Lead

### What is your role and how long have you been with KeyPoint?

I am a Payments Specialist Lead and have been with KeyPoint for almost 9 years. I became the Payments Team Lead after KeyPoint formed the Payments department.

### What are your goals for 2023?

My goal for 2023 is to keep learning. There is always something new to learn, and unique situations help me to think outside the box. I love to work smarter, not harder, so I try to learn things that make all our jobs easier.

### What does a typical day hold in store for you?

While my days start the same, every day looks different. I oversee wire transfers, work disputes, Automated Clearing House (ACH) transactions, process checks, and help with backup. My Team's responsibilities comprise the operational flow of Members' everyday financial needs.

### What do you like best about your work?

I love to ensure that Members' financial needs are met and that our processes are smooth.

### What is your favorite movie and why?

My favorite movie is My Girl. I still enjoy watching it because it reminds me of when I was little.



*I love to work smarter, not harder, so I try to learn things that make all our jobs easier."*



## Kids' CORNER



### Side-Splitters

1. Why are frogs always so happy?
2. What did the left eye say to the right eye?

### Did You Know?

- Gummy bears were originally called "dancing bears."
- Rabbits can see behind them without moving their heads.



### Funny Business

Try saying as fast as you can:

- I saw a kitten eating chicken in the kitchen.
- The summer sun should shine soon.



Answers:  
1. They eat whatever bugs them.  
2. Between us, something smells.



## Holiday Observances

July 4 | Independence Day    September 4 | Labor Day

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**KEYPOINT**  
CREDIT UNION

Next Generation Neighborhood Banking