

Fall 2025

KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

As summer winds down and we get into the final stretch of the year, it's a great time for reflection and preparation for what's next. For Business Members, it's a season of fresh goals and new opportunities—and we're excited to introduce new tools to help you grow with KeyPoint.

For some, it may be a time to settle into a new space and make it your home. We're here with resources, programs and support to guide your homeownership journey. You dream it, we'll help you achieve it.

Thank you for trusting us to be part of your journey. We're here to support your success—this season and beyond.



Brad Canfield
President & CEO

Send feedback to
talktobrad@kpcu.com



Turn the Key to Your Future

Unlock your dream home with KeyPoint—your trusted, local partner in homeownership.

- **Personalized lending solutions** with up to 97% financing¹
- **Portfolio lending** up to \$3.5 million
- **40-year mortgage terms** for lower monthly payments and added flexibility²
- **FHA and VHA loans**—ideal for less-than-perfect credit and eligible U.S. military members and veterans
- **Down payment assistance** available

Unlock your new home with confidence—guided by experts, flexible qualifications and local decision-making. Visit kpcu.com/mortgage.



¹To 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.² 6.58% APR available as of 10/1/2025; subject to change without notice. Pay \$8,648.62 (principal and interest only) per month for 480 months on a \$1.5 million loan at 6.58% APR.

NEW TOOLS TO HELP YOUR BUSINESS THRIVE

We're launching new tools to help your business run smoother, grow faster and earn more—making banking easier and more rewarding with KeyPoint.

Business Credit Cards - coming soon!

Grow your business further with a KeyPoint Business Credit, launching this Fall. Earn 1.5% cash back on net purchases with no annual fees and get exclusive discounts with VISA SavingsEdge[®].

Remote Deposit Capture Desktop

Deposit hundreds of checks without leaving your workplace. With a desktop scanner and our secure Online Banking platform, you can scan and transmit checks 24/7, directly from your office. Visit kpcu.com/RDCD.

Zelle[®] for Small Business

Easily send and receive money with Zelle[®]. Zelle[®] is a great payment option for you and your customers.** Visit kpcu.com/zelle.

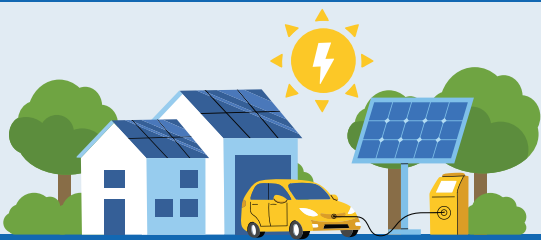
It's the perfect time to upgrade your financial tools and get rewarded for making smart moves.

Visit kpcu.com/business to stay up to date on our latest business features.



*See <https://www.visasavingsedge.com/en/home>.

**To send or receive money with Zelle[®], both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Finance the Future, Today!

We're making energy upgrades more accessible with affordable financing that supports a cleaner, more sustainable future.

- Rates as low as 3.99% APR*
- Loan amounts up to \$50,000
- Up to \$75,000 for solar + battery storage upgrades

Now's the perfect time to complete your solar installation, upgrade your windows and doors or improve your heating and cooling system before the weather changes. Apply today at kpcu.com/GreenLending.

*Rates accurate as of 10/1/2025 and subject to change. All loans and terms are subject to credit approval. Rate is based on credit worthiness and other factors and may be higher than the rate shown.

Volunteer Leadership Opportunities

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. In April 2026, three Board Member terms will expire; each position is for a 3-year term. There will also be one Supervisory term expiring, which is for a 3-year term. KeyPoint's Board will screen candidates based on the organization's needs and recommend a slate of candidates on the ballot. Alternatively, Members can gather signatures and petition to be on the ballot. **All petitions need to be received by March 11, 2026.**

If you're interested in learning more about the volunteer positions, please contact volunteer@kpcu.com

Meet the KeyPoint Team



Herman White

Vice President of Commercial Banking Operations

What's one tip you'd give to a Business Client exploring our new tools?

Take advantage of the educational resources and support offered by KeyPoint and its partners, including webinars, online tutorials, and articles.

What's your favorite way to celebrate a team win?

It's important to celebrate progress with meaningful moments—food,

recognition and small rewards that make every team member feel valued.

If you could instantly master one skill, what would it be and why?

I love Spanish food, culture and history and would love to speak fluent Spanish. I know a few Spanish words and have travelled to many Spanish speaking countries. I plan to take a Spanish language immersion class overseas sometime soon.

Take Control of your Student Loan Debt

Learn how to pay for college with less stress and more options.

Take control of your student loan debt with a refinance and some tips!

- 1 Set up a savings account while in school. Although you can't pay your loans while in college, you can take proactive steps to begin saving and help you get out of debt faster, post-graduation.

- 2 Set up automatic payments after graduation to reduce interest and avoid late fees—paying more than the minimum makes a big difference.

- 3 Consolidate Federal and Private student loans into one with KeyPoint—flexible terms, easy repayment and rates as low as 4.99% APR. Learn more at kpcu.com/studentrefi

*Rates available as of 10/1/2025 and subject to change without notice. Rate is variable from 4.99% to 13.49% for up to 180 months. All loans subject to credit approval and your rate is based on credit worthiness and other factors and may be higher than the rate shown. Payment example: Pay \$8.17 per \$1,000 borrowed at 5.49% APR for 180 months.

Student Scholarship Opportunities

Apply for a \$1000 Scholarship—3 Winners Will Be Selected!

KeyPoint is proud to help students excel in their academic journeys with three \$1,000 scholarships. Whether you're just starting college or deep into grad school, all you need to qualify is:

1. Be a Member in good standing with KeyPoint Credit Union.

2. Attend a college or university.
3. Be enrolled with at least 12 undergraduate or 8 graduate/post-graduate units.

Complete application packages are due on November 25, 2025.

Scholarships will be awarded in December 2025.

To apply, visit kpcu.com/scholarships.

Holiday Observances

Oct. 13 | Indigenous Peoples' Day
Nov. 11 | Veterans Day

Nov. 27/28 | Thanksgiving Day & Day After
Dec. 25 | Christmas Day

kpcu.com



Federally insured by NCUA • Equal Housing Lender • NMLS #417395

KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking