

Winter 2022 KEYPOINTS

A publication for Members of KeyPoint Credit Union

President's Message

At KeyPoint, we have a lot of great things in store for 2022. Here are just a few of the highlights:

From a real estate perspective, we'll be opening up a **brand new branch at Santa Teresa, San Jose in January**. See the details on the right. In 1Q2022, we will be **moving the Bowers branch to 3556 La Rambla Avenue in Santa Clara—just 1.9 miles from the current location**. In February, we'll be opening the doors to the **new state-of-the-art, LEED-certified KeyPoint headquarters on Trade Zone Blvd. in San Jose**.

On the product and services side, we'll be providing a host of **new Business Banking services**, including Payroll, ACH Origination, Merchant Services and SBA Express Loans. Take a look at kpcu.com/business for the details.

In an effort to reach out to Members with unique needs, we've created new loan opportunities for people with good—but not perfect—credit. The program will be rolling out soon!

We hope you're as excited about 2022 as we are. Happy New Year!

T. Bradford Canfield
President & CEO

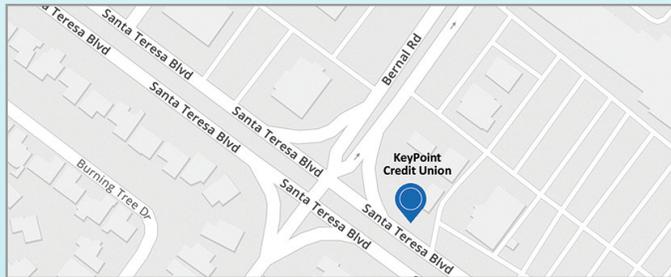
Send feedback to
talktobrad@kpcu.com



**GRAND
★
OPENING**

**New Santa Teresa
Branch Opens
January 10th, 2022**

We're expanding service to the KeyPoint Community! On Monday, January 10, 2022, we're opening our new branch:
7030 Santa Teresa Blvd., San Jose, CA 95139



Our week-long celebration starts January 24th. Ribbon cutting with San Jose dignitaries on Thursday January 27th. **Member Grand Opening party on Saturday, January 29 from 10am–2pm**. Fun for the kids! Refreshments, KeyPoint swag, balloon artist, and drawing for prizes including trips to Raging Waters, SJ Sharks and more! Come one, come all!

This branch will be open 7 days a week. The representatives in this branch do not handle cash. High-capability ATMs provide cash facilities.

Hours will be:

| | |
|----------------------------|------------------|
| Monday, Tuesday & Thursday | 9:00am – 5:00pm |
| Wednesday | 10:00am – 5:00pm |
| Friday | 9:00am – 6:00pm |
| Saturday & Sunday | 9:30am – 2:00pm |

Stay tuned for updates and more details at kpcu.com/stbranch.

No purchase or service enrollment necessary to enter drawing or win prizes. For complete rules, see kpcu.com/stbranch.

Turbo Tax Discounts

Get Your Biggest Refund and SAVE 15%

KeyPoint offers **Love My Credit Union Rewards**, which has partnered with **TurboTax** to offer Members great savings on TurboTax products. Credit Union Members have saved over \$16 million on the #1 best-selling tax software.

For details, visit: rewards.lovemycreditunion.org





Meet the KeyPoint Team



Ana Garcia

KeyPoint Branch Manager, Santa Teresa Branch

Wealth Management

With the New Year upon us, it makes good sense to evaluate your investing strategy and determine if you're on track to meet your goals. As a KeyPoint Member, you have access to **KeyPoint Financial Services** and its team of financial advisors who are standing by to help you address your needs of today and your goals of tomorrow. The Advisors can help you with your College Savings, Retirement, Long Term Care and other financial plans. To schedule an appointment, go to keypointfinancialservices.com/schedule-an-appointment.

Registered representatives offer securities through Securities America, Inc., Member FINRA / SIPC. Financial Advisors offer Advisory services through PFG Advisors. KeyPoint Financial Services, KeyPoint Credit Union, PFG Advisors, and Securities America are separate entities. Securities America and its representatives do not provide tax or legal advice. Investment and insurance products offered by Securities America and PFG Advisors are not obligations of KeyPoint Credit Union, are not federally insured, and may lose value.

How long have you been at KeyPoint?

I've been with KeyPoint since January 2012. I have worked as Branch Manager of the Bowers Branch and in the Training Department. Now I am focused on making the new Santa Teresa branch the number one advising center where our Members will find solutions for their financial goals while receiving an excellent service experience.

Tell us about the new branch

The South San Jose community is very diverse. I feel our entire portfolio of products—from programs for those

with challenged credit to Jumbo Real Estate loans—will help Members in the community thrive.

What do you like about working at KeyPoint?

I love working for KeyPoint because it's granted me the opportunity to grow and experience multiple roles within the organization as I worked my way up to Branch Manager.

What's your favorite book and/or movie?

My favorite book is "The Mastery of Love" and my favorite movie is "I am Legend".



Volunteer Leadership Opportunities

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. If you are interested in learning more about these volunteer positions that help guide KeyPoint's success, please contact KeyPoint President **Brad Canfield** at talktobrad@kpcu.com. KeyPoint's **Annual Membership Meeting** will be held online only on **Thursday, April 28, 2022, at 5:00 pm**. To reserve your seat, call **(408) 731-4197** or send an email to: rsvpannualmeeting@kpcu.com.



Kids' CORNER



Side-Splitters

1. Why do the French eat snails?
2. What do you get if you divide the circumference of a pumpkin by its diameter?
3. Why did the baker stop making doughnuts?

Did You Know?

- "Sequoia" contains all of the vowels
- The name for a fear of long words is hippopotomonstrosesquippedaliophobia



Funny Business

Try saying this as fast as you can: "A skunk sat on a stump and thunk the stump stunk, but the stump thunk the skunk stunk".



Answers:
1. They don't like fast food.
2. Pumpkin pi.
3. He got tired of the hole thing!



Holiday Observances

January 1 | New Year's Day

January 17 | Martin Luther King Jr. Day

February 21 | President's Day

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KEYPOINT
CREDIT UNION

Next Generation Neighborhood Banking