

KEYPOINTS

Summer 2019



President's Message



Everything we do at KeyPoint is designed to help our Members achieve their financial goals with the best products, services and technology available today. And we're always looking for more ways to make them even better.

One of the ways we do that is by encouraging Members to give us feedback and let us know where they see opportunities to improve and enhance our offerings. Here are three new enhancements to our **Mobile App** that we made recently in response to feedback we received:

Make Transfers Faster: We've redesigned the functionality for making transfers in and out of your accounts. When you go to Transfer, choose either "Transfer In" or "Transfer Out." The fields will be automatically populated based on your selection, enabling you to make your transfer in seconds.

Access eStatements Easier: We've made the Mobile App more intuitive and user friendly for Members who have multiple eStatements. Now, all your accounts enrolled in eStatements will appear in a single list. Simply choose the account you want, and see all your eStatements in one location.

Order New Checks in Minutes: Now, you can order checks quickly and easily through a single-sign on (SSO) that goes directly to our check printing partner. Simply go to the Account Details page, click on the Order Checks icon, and place your order.

These enhancements are just a few of the ways we're working to make it easier and more convenient to manage your finances. It's all part of our commitment to providing KeyPoint Members with the best products, services and technology available today. We're listening!

Talk to Brad

Give our CEO Brad Canfield feedback at talktobrad@kpcu.com

T. Bradford Canfield
President & CEO



Find a Home and Save Money on Your Home Loan
when you work with **KeyPoint Realtor Circle**

With **KeyPoint Credit Union** and our **real estate partners**, there are two ways to get credit towards closing costs:



REAL ESTATE ALLIANCE

Century 21 Realty Alliance Program

- Realtor rebate of **20%** of the commission
- KeyPoint bonus credit of **\$750 OFF** closing costs

*On a home with a sales price of \$1 million,
you could save \$5,750**

- 1 Get pre-approved by KeyPoint Credit Union at kpcu.com/mortgagepa or call (877) 888-9634
- 2 Find your perfect home at c21affinity.com/keypoint
- 3 Connect with a Century 21 agent at keypoint@c21affinity.com or call (408) 572-8377

For program details, call (877) 888-9634
or go to kpcu.com/realtor

Meet the KeyPoint Team



Q & A with Kevin Son
Senior Mortgage Loan Officer

Tell us about your role at KeyPoint.

I help Members through the mortgage loan process—from application through underwriting through final approval and funding.

How is the mortgage process different at KeyPoint?

We personally review every application on a case-by-case

basis; we're able to help more families achieve their dreams of home ownership.

Can you give us an example?

I was working with a Member who wanted to buy his first home. In reviewing his application, we saw he had a low credit score because of a past-due account. It turned out to be an error, so I showed him how to correct it with the credit reporting agencies.

"We personally review every application on a case-by-case basis; we're able to help more families achieve their dreams of home ownership."

We also discussed other ways he could improve his situation to qualify for a mortgage. By the time the error was corrected, he had a new job with a higher income. With his higher credit score and income, we were able to qualify for him a mortgage with a great rate. Other lenders would have just sent him a form letter that his application had been declined. That's the difference at KeyPoint.

What do you like most about your job?

So, it's gratifying to be part of an organization that helps Members achieve their dreams even when there are challenges to work through.

Holiday Observances



July 4: Independence Day | **Sept 2:** Labor Day

What Members are Saying



Celia T. - Member since 2019

"With KeyPoint, I know my future is safe and secure."

Jump Start Your Savings



QuickStart Savings Account

**YOUR SAVINGS
BUILD FASTER!**

EARN 3.25%
*Annual Percentage Yield**
on your first \$2,000!

You can make deposits and withdrawals any time you want.

To open your QuickStart Savings Account,
go to kpcu.com/open

*APY=Annual Percentage Yield. This is a tiered account where different portions of the balance earn different rates. Earn 3.25% APY with balance of \$2,000 or less; 3.25% APY - 2.20% APY with balance from \$2,001 - \$5,000; 2.20% APY - 1.48% APY with balance from \$5,001 - \$10,000; 1.48% APY to 0.61% APY with balance from \$10,001 - \$50,000; 0.61% APY - 0.35% APY with balance over \$50,000. Quoted APYs available as of 6/1/19; subject to change without notice. Fees may reduce earnings. Terms: No minimum balance required. First \$5,000 deposited must be savings not currently at KeyPoint. To qualify for these rates, must have active checking account. Active Checking is defined as a checking account having at least three transactions (deposits, withdrawals, debit card transactions) per month. Posting of earnings do not apply. One account per member.



Take advantage of discounts at top attractions

Enjoy Members-only discounts at some of today's most popular attractions, including:

- California Academy of Sciences • Water World
- Monterey Bay Aquarium

> **Log in to Online Banking, and choose the Amusement Park Discounts link under Services to check availability and get discount code**



Join us for a San Jose Giants game on August 16

Don't miss a great evening of professional baseball under the stars followed by fireworks—at our upcoming **Member Appreciation Event at the San Jose Municipal Stadium**. FREE tickets available now at all Norcal branches.

> **Learn more at kpcu.com/events**

kpcu.com

