

President's Message



Back to School Time

In today's world, it takes more than good grades in school for kids to succeed in life. Just as important as science, reading and math is learning about money—how it works and how to manage it to reach our goals in life.

Financial education is a priority for us at KeyPoint, so we offer two programs for Members to help educate their children on the basics of managing money.

Balance Track (kpcu.com/resources/balance-track)

This interactive personal finance education program for students age 16+ provides the groundwork for financial success and sound money management skills in a series of 21 online modules, including Financial Basics and Planning for Success.

Youth Banking

The KeyPoint Youth Banking program is designed to help students under the age of 18 learn about banking and managing their money:

- Youth Savings Account with no minimum balance requirement or monthly services fees
- Youth FREE Checking Account with a minimum opening balance of just \$25, and no monthly minimum balance required or monthly service fees

As the children in your life head back to school, KeyPoint is here to help you provide the financial education they need to understand how money works and how to manage it wisely. It's one of the most valuable lessons you can help them learn as they move forward in life.

Talk to Brad

Share your experience of teaching kids about managing money to talktobrad@kpcu.com

Thought layell

T. Bradford Canfield President & CEO

New Program!

Refer Your Friends and Family
You'll Get \$50,*
They'll Get \$200!**



When they open both a Checking AND Savings Account

We'll welcome them with \$200 when they

- Fund the new accounts with the required minimum balance
- Set up Direct Deposit of their payroll

You'll get a thank you bonus of \$50

Have your friend Open an Account online and select RAF as the promo code

OR

fill out the Refer a Friend form and give it to your friends and family to take to a KeyPoint branch location

To learn more, visit kpcu.com/RAF

*Offer subject to change or cancellation without notice. Referred friend must be eligible to join KeyPoint and not be a previous or current KeyPoint Member. Referring Members can receive a \$50 bonus for each eligible referred friend who joins and opens a KeyPoint Savings Account and a KeyPoint Checking or Money Market Account either online using the promo code "RAF" or in-branch with a completed KeyPoint Refer-a-Friend form. Referring Member bonuses are paid by deposit to the referring Member's KeyPoint savings account when the referred friend opens the required accounts with the required minimum balances.**Each referred friend receives \$200 in the form of a deposit to the referred friend's KeyPoint savings account 90 days after opening qualifying savings and checking/money market accounts, provided that the referred friend has established a recurring monthly direct deposit of payroll, retirement or other income to the KeyPoint checking/money market account (\$1,000 monthly minimum) within 60 days 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 Members are not eligible for \$200 bonus. Instead, referred youth Members will receive funds to match their opening deposits up to \$50. (3) Taxes on bonuses, if any, are the recipient's responsibility. KeyPoint complies with federal and state tax reporting laws.

Meet the KPCU team



Tell us about your work at KeyPoint

I manage and run the Payments department which is responsible for processing all money movements of the credit union. We ensure that the money is moving accurately and if a Member's payment gets rejected, we correct it so our Members can access it.

What is a day to day function of the Payments team?

We support the branches and contact center for all questions related to payments. We have a hotline that we maintain for the internal staff. And we help them assist the Members who are on the phone or in a branch.

"We want to make money movements as reliable and cost effective as possible for our Members."

What is the next phase for the Payments Team?

We look for effective ways to minimize fees for the Members. And we want to make money movements as reliable and cost effective as possible for our Members.

Upcoming Seminars & Events



Oct 12 | Silicon Valley Walk to End Alzheimer's

Oct 15 & Nov 5 **All-In-One Loan Seminar**

6pm—8pm at KeyPoint's Community Learning Center 2805 Bowers Avenue, Santa Clara, CA

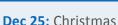
> To learn more and RSVP, go to kpcu.com/events

Holiday Observances



Nov 11: Veteran's Day

Nov 28-29: Thanksgiving





Consolidate Debt or Make Home Improvements

With a Home Equity Line from KeyPoint

Visit kpcu.com/heloc, call us at (877) 888-9634 or go to any KeyPoint branch

*Requires \$100,000 draw at closing. APR = Annual Percentage Rate. As of 8/5/2019, 12-month fixed intro APRs from 3.50%-4.25% and 3-year fixed intro APRs from 5.00% to 6.00% indexed variable APRs from 5.25% to 5.75%. Introductory and indexed APRs available to approved applicants are subject to change at any time and may depend on credit history, loan-to-value ratio, and other factors we may lawfully consider. All loans subject to credit approval. "No fee" offer applies to fees associated with loan origination and requires \$100,000 minimum opening advance. Origination fees will be reduced by 50% with an opening advance of at least \$25,000 up to \$100,000. Loan origination fees estimated to be between \$950 and \$1,500. To qualify for fee waiver, complete application must be received by 11/30/2019 and line of credit must be opened with initial advance taken by 12/31/19. Borrower may be required to pay fees not directly associated with loan origination, such as but not limited to fees charged by other lenders or county recorders in connection with payoff of their loans and reconveyance of their security interests, homeowner's association fees, and wire transfer fees.

Volunteer Leadership Opportunities at KeyPoint

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 Thursday, April 30th 2020, at 5:30 pm in KeyPoint's Community Learning Center (2805 Bowers Avenue, Santa Clara, CA). You can reserve your seat by calling (408) 731-4197, or send an email to rsvpannualmeeting@kpcu.com.

What Members are Saying





Srinath S. - Milpitas Member since 1994

"I get a personal touch at KeyPoint...make me feel like an owner."

kpcu.com









