

Fall 2023

# KEYPOINTS

A publication for Members of KeyPoint Credit Union

## President's Message

Autumn brings something new to our routines—the kids return to school...the weather becomes crisp...the holiday planning begins. It's also a chance to practice thankfulness. I am incredibly thankful for the opportunity to invest in the next generation!

Recently, we introduced a new Kids Checking account. Free<sup>1</sup> for those ages 8-12, it features Mobile<sup>2</sup> and Online Banking, Zelle<sup>®3</sup>, debit cards and more. Designed to grow alongside young people, KeyPoint's Youth Banking services partner with parents and inspire meaningful education opportunities. They are another way we achieve our mission of helping Members thrive financially throughout all stages of life.

From all of us at KeyPoint, we are thankful for YOU and make every effort to serve our Members' diverse needs.



T. Bradford Canfield  
President & CEO

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

## KeyPoint to Award Student Scholarships

**\$1,000 education scholarships to three deserving students**

### To qualify, Applicants must:

- Attend a college or university.
- Enroll with at least 12 undergraduate units or 8 graduate/post-graduate units.
- Be a Member in good standing with KeyPoint Credit Union.

Complete application packages due **November 21, 2023**.  
Scholarships awarded in **December 2023**.

Visit [kpcu.com/Checking/Youth-Banking/Scholarship](https://kpcu.com/Checking/Youth-Banking/Scholarship).



## Building a Strong Financial Future

KeyPoint's **Youth Checking and Savings accounts** build financial experience while keeping you informed for the teachable moments. With accounts designed for all ages, open for **FREE**<sup>1</sup> and enjoy:

- **Financial Wellness**—FREE financial education events and a library of online articles.
- **Convenient**—No monthly account fee.
- **Access**—Easily move and manage money with Mobile<sup>2</sup> and Online Banking.
- **Smart Spending**—Make purchases and get money at over 30,000 fee-free ATMs.
- **Secure**—Monitor account activity, set card controls and receive alerts.

Open online at [kpcu.com/Checking/Youth-Banking](https://kpcu.com/Checking/Youth-Banking), or visit a branch—see [kpcu.com/Contact/Locations](https://kpcu.com/Contact/Locations).

## You Could Pay Less on Debt!

Debt consolidation combines personal debts into a single monthly payment and can help accelerate your payoff. Since high-rate loans are expensive, roll your balances into **one lower-rate KeyPoint Debt Consolidation loan\*** and enjoy:

- Loans from \$500 to \$50,000
- Flexible terms
- No application, account or termination fees

Apply online at [kpcu.com](https://kpcu.com) or call **(877) 552-3004**.

\*All loans subject to credit approval. Rates offered to approved applicants depend on credit history and other factors we may lawfully consider.

All KeyPoint Youth Banking accounts require an adult (18+) joint owner. <sup>1</sup>\$2 monthly fee for paper statements. <sup>2</sup>Mobile carrier rates may apply. <sup>3</sup>Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



# Meet the KeyPoint Team



**Doron N.**  
Vice President of Business Development and Community Relations

## Exciting News in Wealth Management

We have exciting news involving our mission to help Members thrive financially throughout all stages of life: **Gregory Peebles, LPL Financial Advisor** has joined the team here at KeyPoint Financial Services.\* Gregory brings a fresh perspective along with years of experience. We are thrilled to welcome Gregory to the team.

To schedule an appointment with Gregory, contact **Mona Boomer, Program Manager** at **(408) 731-4298** or **mboomer@kpcu.com**.

\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. KeyPoint Credit Union and KeyPoint Financial Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using KeyPoint Financial Services and may also be employees of KeyPoint Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, KeyPoint Credit Union or KeyPoint Financial Services. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY    NOT CREDIT UNION GUARANTEED  
NOT CREDIT UNION DEPOSITS OR OBLIGATIONS    MAY LOSE VALUE

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.

## Volunteer Leadership Opportunities

The volunteers who serve on KeyPoint's Board of Directors and Supervisory Committee are elected from the membership. If you're interested in learning more about these volunteer positions that help guide KeyPoint's success, please contact **President Brad Canfield** at **volunteer@kpcu.com**.

### How does KeyPoint empower the next generation to be strong financial leaders?

KeyPoint offers special accounts and financial education resources designed for children under 18. These accounts can help young people learn how to manage their money and build lifelong financial skills.

### What is your favorite movie or book, and why?

I am an avid reader and a runner. One of my favorite books is *What I Talk About When I Talk About Running* by Haruki Murakami. This memoir details Murakami's intertwined experiences of writing and long-distance running. I reread it at least once a year.

### KeyPoint recently received the Dora Maxwell Award at the state level for our Economic Empowerment Initiative. How do we invest in our community with this initiative?

KeyPoint has been a driving force in improving lives in Silicon Valley for over four decades. Our Economic Empowerment Initiative, an innovative collaboration between KeyPoint, local Chambers of Commerce and nonprofits, helps uplift marginalized individuals, disrupting the cycle of poverty among underserved and underbanked communities.



## Kids' CORNER



### Side-Splitters

1. What has a head and a tail but no body?
2. What do you use to mend a jack-o'-lantern?
3. What animal lives in a school?

### Did You Know?

- Honey is the only food that does not spoil.
- If you drive to the sun at 55 mph, it would take you about 193 years.



### Funny Business

Try saying as fast as you can:

- A happy hippo hopped and hiccupped
- Betty's big bunny bobbed by the blueberry bush



Answers:  
1. A Coin  
2. A Pumpkin Patch  
3. Fish

## Holiday Observances

Nov. 23/24 | Thanksgiving Day & Day After

Nov. 10 | Veterans Day (Observed)

Dec. 25 | Christmas Day

kpcu.com



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

**KEYPOINT**  
CREDIT UNION

Next Generation Neighborhood Banking