



KEYPOINTS

Newsletter | 08 2010

Hot funds in the summertime.

As those lazy, hazy, crazy days of summer wind down, **KeyPoint Credit Union** is here to cure your summertime blues.

We are offering great rates on **Auto Loans** — they've gone even lower this month, and we've added a cash-back option to sweeten the deal. Once you have your new wheels, why not plan to join us at the second annual **KeyPoint Car Show**?

Our **Lending Department** has money to lend you, on *your* terms, through a variety of programs for members. Let us help you through the borrowing process, whatever your needs, whatever your circumstances. August is a great month for letting us help you *save* money.

And now that rates on **Home Equity Lines of Credit** are so very low, this is the ideal time for some home improvements, to make sure your home is the perfect place for the increasingly popular "staycation" — not to mention day-to-day living.

Speaking of improvement, we've reworked this newsletter a bit to make it more informative and easier to read — both visually and verbally — to help you make the most of your KeyPoint membership.

KeyPoint Credit Union is here to help you reach your financial goals — and make your summer dreams come true.

Sincerely,

Timothy M. Kramer
President & CEO | KeyPoint Credit Union



You're driving in your car.

Super-low rates, deferred payments and cash back on your new auto loan.

KeyPoint's
New Auto Loans
with rates as low as

3.74% APR*
on new cars and trucks

If you've always wanted to enjoy summer breezes while tooling around in a new (or used) convertible, now's your chance with a **KeyPoint Auto Loan**. Take advantage of our lowest rates in years, as well as exceptional offers to save you money, including:

OR up to \$250 cash back

- | Rates as low as 4.24% APR* on used cars and trucks
- | A range of repayment terms
- | Up to .75% in discounts
- | 100% financing available
- | Defer your payments for the first 90 days



Want to save green and go green? Ask about our green vehicle program. Visit www.keypointcu.com, stop in any branch, or call (888) 255-3637.

*Rates range from 3.74% to 10.74% APR depending on creditworthiness, cash back election (if eligible), qualification for other discounts, and other factors. APRs accurate 7/1/10; subject to change. Discounts available for specific green vehicles, automatic payments, down payments, returning KeyPoint paid-as-agreed vehicle borrowers, and election of rate discount in lieu of cash back based on loan amount. Discounts not available on refinances of existing KeyPoint vehicle loans. Get cash back from \$50 to \$150 based on loan amount. \$7,500 minimum loan amount to qualify. \$150 cash back requires loan amount over \$25,000. Qualifying borrowers can choose 0.25% rate discount in lieu of cash back based on loan amount. Additional cash back available for purchase of GAP (\$25), MMP (\$25) and Debt Cancellation (\$50). Payoff of loan or cancellation of qualifying GAP, MMP or Debt Cancellation within 12 months requires return of cash back incentive (including any cash for which borrower would have qualified by electing cash back based on loan amount in lieu of rate discount). Rate will in no event be lower than 3.74% if member elects rate discount in lieu of cash back based on loan amount or lower than 3.99% otherwise. All rates and terms subject to change without notice. TTY (877) 889-5728.

Wheels up for the car show.

Drive on over to the second annual **KeyPoint Car Show** on September 25th, from 10 am–2 pm at our Santa Clara headquarters. Some 100 classic cars will be on display — perfect if you need a little inspiration for spending your new car loan! Parking, awards, food and fun are all **free** at this great community event. Be sure to **register** your car (be it a work of art or a work in progress) ahead of time by filling out the entry form on our website (under Upcoming Seminars and Events).



A very, very, very fine house.

As you watch the summer days driftin' away, get your house in order with a **KeyPoint Home Equity Loan**.

Lock in a **low rate** now before interest rates go up, and use it to fund new projects and expenses, or maybe pay off your first or second mortgage. **Our introductory rates are as low as 2.99% APR for the first six months, then Prime + 0% with a floor of 3.99% APR.**

Our **Lending Department** is here to help you determine what makes the most sense for you, no matter your circumstances or situation. Whether you'd benefit from a fixed-rate home equity loan or a flexible line of credit, **we have loans to meet your needs and solutions to help you save money.** Call our Lending Department at (408) 731-4170.

*Pay no fees to establish a loan or line up to \$500,000, but if you pay off within 36 months, you will pay an early closing fee of \$350 for lines up to \$250,000, and \$1,000 for lines over \$250,000 up to \$500,000. Lifetime maximum equity line variable APR 16%, lifetime minimum equity line variable APR 3.99% except during any introductory period. "No fee" offer not valid on refinances of existing KeyPoint debt. No Annual Fees. For property purchase mortgages, call (877) 393-1400. All APRs listed reflect best available rate as of 07/01/10, is subject to change, and requires excellent credit, California owner-occupied single-family residence, condo or townhome, 70% or better loan to value ratio and automatic loan payments. Higher home equity loan-to-value programs available. All loans are subject to credit approval. Approved rates may be higher; rates and terms will be disclosed as required by law. Other restrictions and conditions may apply. All rates and terms including promotional offers, subject to change without notice. TTY: (877) 889-5728.

Home Equity Loans
with rates as low as:
2.99% APR*
Borrow up to \$500,000
with no fees!

Be true to your school.

KeyPoint CU cares about community kids.

From teaching kids about money issues, to donating computers to their schools, to holding school-supply drives, **KeyPoint CU** is committed to making sure all the kids in our community have the information and tools they need to succeed now and in the future.

We love teaching our "**Financial Literacy for Kids**" classes, as we did recently at the Santa Clara City Library. The classes include workbooks and activities for both kids and parents, and teach essential skills for their financial future.

"Financial literacy is a critical literacy skill much like reading," Susan Baier, library division manager of youth and extension services, told the *Santa Clara Weekly*. "The earlier you start teaching kids about money, the more likely they'll grow up to be financially responsible adults."

KeyPoint CU also partners with the Santa Clara Unified School District Learning Centers to present workshops for kids and adults.

Read on, opt in, fill out.

Respond by August 15 to preserve your overdraft protection.

Be sure to fill out and turn in the "opt-in" form you've received for your **KeyPoint Checking Account**, and return it to us by August 15th. This will ensure the continuation of our current practice of considering payment of your everyday debit-card purchases and ATM withdrawals that could cause overdrafts.

Due to new Federal Reserve regulations taking effect August 15th, we will no longer approve KeyPoint debit-card purchases or ATM withdrawals that could cause an **overdraft on your checking** — unless you give us permission by filling out the opt-in form and returning it by August 15th.

If you don't have the form, call our toll-free 24/7 telephone center at (888) 255-3637, or log in to KeyPoint online banking and click on the secure Forms tab.

\$28 fee per paid overdraft check, ACH electronic banking, debit card and ATM transaction. Unless overdraft protection via credit line advance or share account transfer is available, payment of items presented on checking accounts is never guaranteed if funds are not available. Negative balances must be repaid upon demand.



Free upcoming seminars.

Gain insight, learn valuable tips and get answers from our financial professionals at KeyPoint CU's free educational seminars.

AUG
11TH

First-Time Home Buyers

Our panel of experts will discuss the home-buying process and answer your questions. 6–8 pm

You do not need to be a member to attend. Family, friends and co-workers are welcome. All seminars are held at the KeyPoint Community Learning Center at 2805 Bowers Ave., Santa Clara. Visit www.keypointcu.com to RSVP. Our Community Learning Center is handicap accessible. If you have special needs, please call us at (888) 255-3637.

HOLIDAY
OBSERVANCES



SEPT
6TH

Labor Day

KeyPoint CU branches will be closed for the holiday.

You may always call our 24/7/365 Telephone Center at (888) 255-3637 or initiate a Live Chat at www.keypointcu.com. The TTY phone number is (877) 889-5728.