

KEYPOINTS

Newsletter | 6 2011

KeyPoint Credit Union: your financial home team.

With summer getting into full swing, friends start to get together for barbecues, picnics, ballgames. As you enjoy your summer activities, we hope you remember **KeyPoint Credit Union is a key member of your financial home team** — call us any time for information, for the money you need to make your summer dreams come true, for special deals on your everyday expenses.

When KeyPoint Credit Union was founded in 1979, its mission was to serve people in the technology industry. In 2004, we expanded our charter in order to truly serve all the members of our community. **While our numbers and services have grown, our dedication and mission remains the same: putting members' needs first.**

It is this dedication that earns our members' trust, and our growth relies primarily on your referrals. **The Bring a Friend program recognizes the best compliment our members can give us is to refer a friend or family member.** As a token of our thanks, you'll receive a \$25 gift card for each new member you refer — and, through the end of July, you'll be entered into a monthly drawing for a \$200 Visa® gift card. The bigger our team, the more we can do together.

In the spirit of teamwork and community, please join us on July 9 at the San Jose Giants Municipal Stadium, as we express our gratitude in the most American of ways: baseball! **Member Appreciation Night at the Ballpark will be a fun-filled community event.** Hope to see you there!

Sincerely,

Timothy M. Kramer
President & CEO

Behind the wheel for less.

More money for you with KeyPoint Auto Loans.



KeyPoint Auto Loan rates are going down just in time for summer. Thinking about a convertible or a green vehicle? Take advantage of our special offer of a super-low rate or \$250 cash back, and get behind the wheel for less. Our Lending Department will help you determine what makes the most sense for you. **For more information, call us at (888) 255-3637.**

New Auto >
with rates as low as:
2.99% APR*
on new cars and trucks

OR
Get up to \$250 cash back

**Rates range from 2.99% to 20.49% APR depending on creditworthiness, cash back election (if eligible), qualification for discounts and other factors. APRs accurate 06/01/11; 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 Promotion. Get Cash back from \$75 to \$250 or a rate discount of .25% to .75% in lieu of cash back. Payoff of loan within 24 months is subject to a pre-payment penalty up to \$250 depending on the Cash Back received or the promotional rate discount selected. Rate will in no event be lower than 2.99% if member elects rate discount in lieu of cash back or lower than 3.74% otherwise. All rates and terms subject to change without notice.

Your first choice.

KeyPoint named "Best Credit Union."

KeyPoint Credit Union was named "The Best Credit Union" in the *Santa Barbara News-Press* Readers' Choice Awards for 2011.

The newspaper credited KeyPoint's mission "to help their members save time and build their net worth through innovative financial solutions, new products and excellent service. Everything they do is aimed at serving members and improving their quality of life." We are very proud of the local team at our Goleta, Calif., branch and very grateful to its satisfied customers for voting us the best credit union.



Any friend of yours ...

Refer a friend to KeyPoint, and you'll BOTH win.

When you refer a friend to KeyPoint Credit Union, and they open a qualifying product, **you'll BOTH receive a \$25 Target gift card and be entered in a monthly drawing for a \$200 Visa® gift card.** The more people you refer, the more \$25 gift cards you'll get — there's no limit to the number of members you can refer or gift cards you can get. And you can get up to 10 entries to win the monthly drawing — so tell your friends we'd like to meet them.



Visit www.keypointcu.com for details on the **Bring a Friend program**. If you have questions, call our 24/7 Telephone Center at (888) 255-3637, or visit any branch.

NO PURCHASE OR REFERRAL NECESSARY TO ENTER OR WIN \$200 GIFT CARD. To enter without a referral, send a 3x5 card with your name, address, date of birth, daytime phone number and the words "REFERRAL CONTEST," and mail it to KeyPoint Credit Union, 2805 Bowers Ave., Santa Clara, CA 95051. Entries will be accepted from May 9, 2011, to July 31, 2011. Limit 10 entries per person. Odds of winning depend on number of entries received, estimated at 5,000:1. You must be at least 18 years old to enter. Winner will be chosen from among eligible entries by random drawing on 6/15/11, 7/15/11 and 8/15/11. KeyPoint Credit Union employees and volunteer officials and their immediate family members are not eligible. Prize will be awarded and mailed to the winner at the address submitted with the entry. KeyPoint will not be liable for lost, delayed, damaged or misdirected mail. Taxes on prize, if any, will be winner's sole responsibility. Neither KeyPoint Credit Union nor VISA® will have any liability as a result of winner's acceptance or use of prize. VISA® is a registered trademark of VISA USA. VISA® is not associated with this contest.

Home run rates.

KeyPoint lines and loans fund your summer lineup.



Let your house work for you this summer. **KeyPoint Home Equity Loans or Lines of Credit** can help you pay for a summer vacation, consolidate bills, fund home-improvement projects, pay college tuition or pretty much anything else under the sun. KeyPoint Credit Union has many offers to save you money:

- Achieve your goals for less.
- Borrow up to \$500,000 with NO FEES.
- Interest may be tax deductible; see your tax advisor for details.

Introductory rates as low as:
3.49% APR*
For the first 6 months



Prime + 0% with a floor of:
3.99% APR*



It's easy to get your loan process started: **Apply online at www.keypointcu.com, visit any KeyPoint CU branch, or call (888) 255-3637.**

*Lifetime maximum variable APR 16%. No annual fees. No account opening fees for new-to-KeyPoint equity lines up to \$500,000, but if you pay off and close the line within 36 months, an early closing fee of \$350 applies to lines up to \$250,000 or \$1,000 to lines from \$250,000–\$500,000. Quoted APR is best available as of 06/01/11 and requires excellent credit, California owner-occupied single-family residence, condo or townhome, 70% or better loan-to-value (LTV) ratio, and automatic loan payments. Lines are available with higher LTV ratios at higher APRs; ask for details. Discounted introductory interest rate not available on purchase loans/lines. All loans subject to credit approval. Approved rates and terms will be disclosed in writing prior to funding. Restrictions and conditions apply. All rates and terms subject to change without notice.

HOLIDAY OBSERVANCES



JUL
4TH

Fourth of July
KeyPoint CU branches will be closed for the holiday.

You may always call our 24/7 Telephone Center at (888) 255-3637, or initiate a Live Chat at www.keypointcu.com.



KEY APPS

Check this corner of our newsletter each month to find recommendations for the latest and greatest smart-phone apps. We hope they'll make your life a bit easier — and get your summer off to a great start.

CALIFORNIA FARMERS' MARKET FINDER

Summer in California means a cornucopia of fruits and vegetables. Compiled by locals, this app helps you find the best of California growers. *iOS only*

CALPARKS

The official app of the California State Parks Foundation helps you explore California's Top 50 state parks.

REQALL

reQall captures tasks and ideas using voice or text, automatically organizes your information and reminds you of what you need to do — whether that means call your boss or go to the beach.

Apps are free and available across platforms unless otherwise noted. Visit the iPhone App Store or Android Market for downloads.

Sprint for summer savings.

KeyPoint members save 10%–15% on Sprint plans.

KeyPoint Credit Union partners with numerous service providers to offer meaningful discounts to our members. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more — all available with special pricing for KeyPoint members:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long-distance charges



For more information on Sprint and other KeyPoint member discounts, visit www.keypointcu.com, and click on "Member Discounts" in the lower right corner.

*All rights reserved. Sprint, the logo and other trademarks are the trademarks of Sprint Nextel.



Mark your calendar.

Save the date to join us for our upcoming events.

JUL

9TH

Member Appreciation Night at the Ballpark
Join us as we thank our members with FREE tickets to the San Jose Giants baseball game.

SEP

24TH

KeyPoint Car Show
The third annual KeyPoint Car Show features a day of food, fun, prizes — and classic cars.

For more information and to RSVP, please visit www.keypointcu.com.

follow us on:



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

