

KAIPERM CU NEWSLETTER

SUMMER 2023 | JULY - SEPTEMBER



Want to reduce the amount of paper you receive in the mail? Go green with Kaiperm e-Statements. You will have access to your account statements anytime, anywhere through Kaiperm Online Banking.

A MESSAGE FROM OUR PRESIDENT/CEO



Dear Kaiperm Members,

Welcome to the heart of summer! May it find you reveling in your favorite activities under the sun.

This year, on August 16, we celebrate the 66th anniversary of Kaiperm Credit Union - a testament to the enduring power of the Kaiser community supporting one another.

Your membership and continued support have been integral to our journey and success. Now, stronger than ever, we stand ready to meet all your financial needs.

Thank you for being a part of the Kaiperm family.

Best regards,
Kramer Chan
President/CEO

KEEP YOUR FINANCES SECURE WHILE TRAVELING!

As the summer travel season approaches, it's essential to ensure the security of your finances while exploring new destinations. Here are some valuable **tips to help you protect your hard-earned money during your adventures:**

- ▶ Take only necessary cards.
- ▶ Stay alert to your surroundings.
- ▶ Use secure ATMs.
- ▶ Strong passwords for online accounts.
- ▶ Avoid public Wi-Fi.
- ▶ Monitor your accounts regularly.
- ▶ Save our helpline for emergencies: (925) 939-5626.
- ▶ Notify Credit Union in advance of travel.

Remember, your financial security is our top priority. If you have any questions or need further assistance, don't hesitate to reach out to us. Enjoy your travels with peace of mind!

Safe and Happy Travels!



RESERVE YOUR VIRTUAL SEAT KAIPERM FINANCIAL WEBINARS

You just have to go to

kaipermcu.balancepro.org

and click on "Webinars" at the bottom of the page to register.

JULY - DRIVE AWAY HAPPY: CAR BUYING DECISIONS

Session 1: Tuesday, July 11, 2023

Time: 10:30 a.m. - 11:30 a.m. (PST)

Session 2: Thursday, July 20, 2023

Time: 5:30 p.m. - 6:30 p.m. (PST)

AUGUST - SAFEGUARDING KIDS' IDENTITY & ONLINE PRIVACY

Session 1: Tuesday, August 8, 2023

Time: 10:30 a.m. - 11:30 a.m. (PST)

Session 2: Thursday, August 17, 2023

Time: 5:30 p.m. - 6:30 p.m. (PST)

SEPTEMBER - PSYCHOLOGY OF SPENDING

Session 1: Tuesday, September 12, 2023

Time: 10:30 a.m. - 11:30 a.m. (PST)

Session 2: Thursday, September 21, 2023

Time: 5:30 p.m. - 6:30 p.m. (PST)



SHOP SMART. DRIVE HAPPY.



At Kaiperm CU, we believe in going beyond traditional banking services. As a valued member of our community, your financial well-being is our top priority. That's why we've partnered with Autoland, a trusted auto buying service, to **make your dream car a reality - without the hassle!**

Autoland Auto Buying Service is here to simplify your car buying journey. They offer a comprehensive range of services, ensuring you make the right choice while saving time and money. Whether you're uncertain about which car suits you best or need assistance with negotiating pricing and incentives, Autoland has got you covered.

With Autoland, convenience is key. Once you've found your perfect car, they'll go the extra mile by delivering it directly to Kaiperm Credit Union, your home, or office - whichever is most convenient for you. No more stress or wasted hours at car dealerships; Autoland is here to make the process effortless.

Scan the QR code to find your dream car.



Take Charge of Your Summer with our NO-FEE Balance Transfer Offer

3.99% APR*
for 13 months

*APR=Annual Percentage Rate.

Both new and existing accounts will receive 3.99% APR for 13 months on balance transfer between 6/1/2023 and 8/31/2023. After the promotional time frame expires remaining balances will migrate to the standard APR applicable on your account.



KAIPERM'S FUN FACTS CORNER!

1. July is National Ice Cream Month in the US. 
2. The world's largest sandcastle was built in Denmark in 2019. 
3. The longest total solar eclipse of the 21st century occurred in 2009. 

Reward Your Teen's Financial Growth this Summer!

Get the opportunity to earn **\$25** to their Student Savings account

Complete a course at Balance Financial Education for Teens & College Students, and we'll add a \$25 reward to their Student Savings account. Fill out the linked form with child's details, parent/guardian's name, phone number, and certificate of completion. Encourage their educational journey today.



Kaiper Credit Union
www.KaiperCU.org
Phone: 925-939-5626
Email: info@kaipermcu.org

Shadelands Branch:
325 N. Wiget Lane, Suite 130
Walnut Creek, CA 94598

Mon, Tue, Thu, Fri Wednesday
8:30 AM - 4:30 PM 9:00 AM - 4:00 PM

ATM Access 24/7

Downtown Walnut Creek Branch:
1550 Newell Ave
Walnut Creek, CA 94596

Mon, Tue, Thu, Fri Wednesday
8:00 AM - 4:00 PM 9:00 AM - 4:00 PM

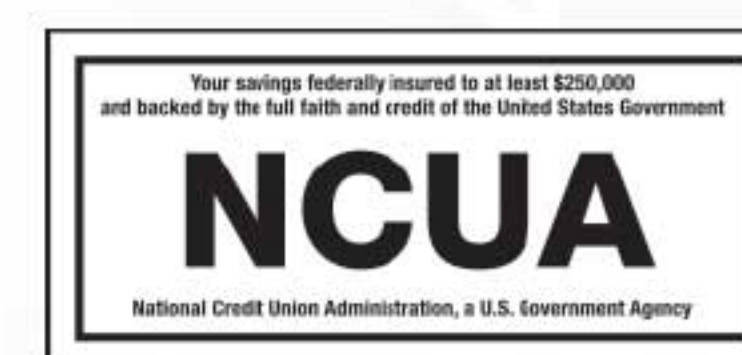
ATM Access 24/7

HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

Independence Day | Tuesday, July 4th - **CLOSED**

Labor Day | Monday, September 3th - **CLOSED**



Wills, Living Trusts & Legacy Planning Workshop + Dinner

Join us for an enlightening evening of education, empowerment, and delicious cuisine as we dive into the world of estate planning.

Our exclusive workshop is designed to help you understand the importance of wills, living trusts, and legacy planning, ensuring that your wishes are carried out and your loved ones are taken care of.

In-Person Dinner Workshop:

Session: **Tuesday, July 18th**

Place: **Kaiper Shadelands Branch**

Starts: **at 6PM**

Register: kaipermcu.org/events



Open a **Share Certificate (CD)** with us and take advantage of the **hottest rates around!**



DEPOSIT RATES



kaipermcu.org/deposit-rates

Make **Waves** with Your **Investments!**