

KAIPERM CU NEWSLETTER

FALL 2023 | OCTOBER - DECEMBER



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,

As summer transitions to fall, we're excited to introduce new financial products tailored for our young members, encouraging early savings habits for a secure future.

As we embark on this financial journey together, we want to express our heartfelt gratitude for your unwavering support and trust in Kaiperm Credit Union.

Thank you for being a part of the Kaiperm family.

Best regards,
Kramer Chan
President/CEO

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.

OCTOBER - FEDERAL VS PRIVATE STUDENT LOANS

Session 1: Tuesday, October 10, 2023

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

Session 2: Thursday, October 19, 2023

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

NOVEMBER - BREEZING THROUGH THE HOLIDAYS

Session 1: Tuesday, November 7, 2023

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

Session 2: Thursday, November 16, 2023

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

DECEMBER - IDENTITY THEFT SOLUTIONS

Session 1: Tuesday, December 5, 2023

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

Session 2: Thursday, December 14, 2023

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

EMBRACE AUTUMN WITH SMART SAVINGS AND INVESTMENT CHOICES!

Fall is the perfect time to nurture your financial goals, and Kaiperm Credit Union has the tools you need for a **prosperous season ahead.**

- ▶ Explore our Savings Accounts for a secure foundation.
- ▶ Maximize your funds with Money Market Accounts.
- ▶ Boost your earnings with Share Certificates.

If you have questions about which financial tools are best for you, please contact us.

Get started today and let your savings flourish like the changing leaves.

Kaiperm Drives Your
Clean Energy Dreams!

HYBRID & ELECTRIC CAR LOAN

and low-cost
Guaranteed Asset
Protection (GAP)



Want to apply online or learn more?
Simply scan the QR code below for quick access!

FINANCIAL EDUCATIONS WITH TONY DELUMEN

Kaiperm is working with Tony Delumen, a financial planner with MassMutual Northern California, to assist our members in protecting their assets and savings and understand the laws in place designed to shield your assets in the case of a civil lawsuit, divorce, or bankruptcy.

Session 1: Free webinar

Date: November 14, 2023

Starts: 12:30PM

Ends: 1:30PM

Session 2: Free webinar

Date: November 14, 2023

Starts: 06:00PM

Ends: 7:00PM

Register: kaipermcu.link/events

Tony Delumen, CLTC

Financial Services Professional
True North Financial Group
MassMutual Northern California

CA License OD47382

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CRN2024124920663



Join the Fun and Reap the Rewards

Upload the coloring page completed by your child, and they'll receive a \$25 prize added to their kids' savings account.

\$25



Account will convert to Kaiperm Student account on 13th birthday. Limit 1 per minor social security number. Our online services are not intended for the use of children under the age of 13. We do not knowingly collect or retain any personal information from individuals under the age of 13 online. To learn more about the Children's Online Privacy Protection Act (COPPA) please visit the Federal Trade Commission's Website at https://www.ftc.gov/.

KAIPERM'S FUN FACTS CORNER!

- 1. Benjamin Franklin suggested the turkey as the national bird of the United States, though the bald eagle was chosen instead.
2. Many cultures celebrate the Lunar New Year between Jan 21 and Feb 20, e.g., Chinese New Year.
3. The New Year's Eve kiss is believed to ensure affection throughout the coming year.

PROTECTING YOUR CHILD'S FINANCIAL FUTURE: WHY PARENTS SHOULD MONITOR THEIR CREDIT

As your child turns 16, they enter a pivotal stage filled with exciting milestones like learning to drive and preparing for college. However, it's crucial for parents to add one more task to the list: checking their child's credit report.

Children's Vulnerability: Children make attractive targets for identity theft because they are not expected to be victims. Even without credit or checking accounts, a thief with their social security number can apply for loans, credit cards, and file taxes, all of which can significantly affect your child's credit report.

Early Intervention: Identity theft's consequences are severe, especially for young adults. A tarnished credit report can hinder them from obtaining credit cards and home loans, stunting their financial growth.

Taking Action: To start monitoring your child's credit, contact the three major credit bureaus - Experian, Equifax, and TransUnion. Request a manual search for your child, who typically doesn't have a credit report unless their information is compromised.

If you discover false or inaccurate information, visit identitytheft.gov/child for guidance on addressing this issue.



Kaiperm Credit Union
www.KaipermCU.org
Phone: 925-939-5626
Email: info@kaipermcu.org

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

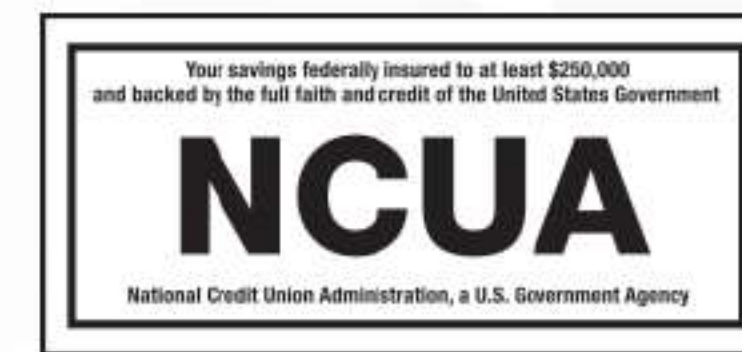
Mon, Tue, Thu, Fri 8:30 AM - 4:30 PM
Wednesday 9:00 AM - 4:00 PM

ATM Access 24/7

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

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

ATM Access 24/7



HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

- Veterans Day | Saturday, November 11th - CLOSED
Thanksgiving Day | Thursday, November 23th - CLOSED
Day after Thanksgiving | Friday, November 24th - CLOSED
Christmas Day | Monday, December 25th - CLOSED
New Year's Day | Monday, January 1st - 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, October 24th
Place: Kaiperm Shadelands Branch
Starts: at 6PM

Register: kaipermcu.org/events



REFER REWARD REPEAT



INVITE a new Member | When they JOIN | You both EARN \$25