

ON THE Pulse

KAIPERM CU NEWSLETTER

WINTER 2024 | JANUARY – MARCH



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 Credit Union Members,

We hope this message finds you well and that you enjoyed a joyful holiday season with your loved ones. As we embark on the exciting journey that is 2024, we want to express our deepest gratitude to each and every one of you for your unwavering support of Kaiperm Credit Union. Your trust and loyalty mean the world to us, and we are committed to continuing to provide you with excellent service and valuable financial solutions throughout the coming year.

Additionally, we'd like to extend a special Thank You to the remarkable individuals who work tirelessly to save lives at Kaiser facilities. To all the doctors, nurses, medical, and office staff, your dedication to the well-being of our community does not go unnoticed. Your selflessness and commitment inspire us, and we are grateful for the incredible work you do each day.

As we collectively look forward to the opportunities and challenges that 2024 may bring, let's continue to support and uplift one another. Thank you for being a part of the Kaiperm Credit Union family. Wishing you a prosperous and fulfilling year ahead!

Best regards,
Kramer Chan
President/CEO

ELEVATE YOUR 2024 WITH THE EXCLUSIVE KAIPERM CALENDAR!

Embark on a journey into the new year with Kaiperm, showcasing **brehtaking landscapes and vibrant favorite hotspots** across the USA, as chosen by our esteemed Kaiperm Members.

Get your free calendar by visiting either our **Shadelands** or **Downtown** branch.



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.

JANUARY - TEN STEPS TO FINANCIAL SUCCESS

Session 1: Tuesday, January 9, 2024

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

Session 2: Thursday, January 18, 2024

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

FEBRUARY - SOLVING THE MYSTERY OF CREDIT REPORTS

Session 1: Tuesday, February 13, 2024

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

Session 2: Thursday, February 22, 2024

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

MARCH - SAVING WITH A PURPOSE

Session 1: Tuesday, March 12, 2024

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

Session 2: Thursday, March 21, 2024

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

ANNUAL MEETING

Kaiperm Annual Meeting will be held on **April 23, 2024**

5:00PM to 5:45PM PST

Kaiperm Credit Union - Shadelands Office
325 N. Wiget Lane, Suite 130 Walnut Creek, CA 94598

Door prizes, refreshments and food will be served.

Nominations for board member vacancies may be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500. The election of board members will not be conducted by ballot and there will be no nominations for the floor at the Credit Union's Annual Meeting.

Each nomination by petition must submit a statement of qualifications and biographical data with the petition. Valid Nominations received by petition are due by **January 31, 2024**.

Please send an e-mail to the address:
nominations@kaipermcu.org

DISCOVER

How to Turn Your Dream into Reality!

Purchasing your first home is a significant milestone. Choose Kaiperm as your primary financial partner for mortgage loans. Our partnership with CU Lending **ensures a quicker and easier process** for moving into your new home or refinancing.

Feel free to ask us any questions about the application, closing costs, rates, and more.



KAIPERM'S FUN FACTS CORNER!

1.

Each snowflake has a unique and intricate design, thanks to the formation of ice crystals in the atmosphere.



FEBRUARY
29

February has an extra day in leap years, occurring every four years. This additional day, February 29th, helps synchronize the calendar year with the solar year.

3.

Celebrated on the Friday before the Spring Equinox, World Sleep Day raises awareness about the importance of sleep and its impact on health.



AS WE USHER IN THE PROMISING YEAR OF 2024, LET'S EMBARK ON A JOURNEY TOWARDS FINANCIAL PROSPERITY TOGETHER.

At Kaiperm, we believe that every financial goal is achievable with the right plan in place. This year, make savings a priority and witness your dreams materialize.

Crafting Your Savings Blueprint:

Define Your Goals: Start by identifying your aspirations, whether it's building an emergency fund, planning a dream vacation, or saving for a significant life event. Clarifying your objectives gives your savings purpose.

Budgeting Brilliance: Take a closer look at your spending habits. Identify areas where you can trim unnecessary expenses and redirect those funds towards your savings goals. Our budgeting tools can assist you in creating a roadmap for financial success.

Leverage Kaiperm Services: Explore the array of services we offer to amplify your savings potential. From high-yield savings accounts to personalized financial consultations, Kaiperm is committed to empowering you on your savings journey.



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

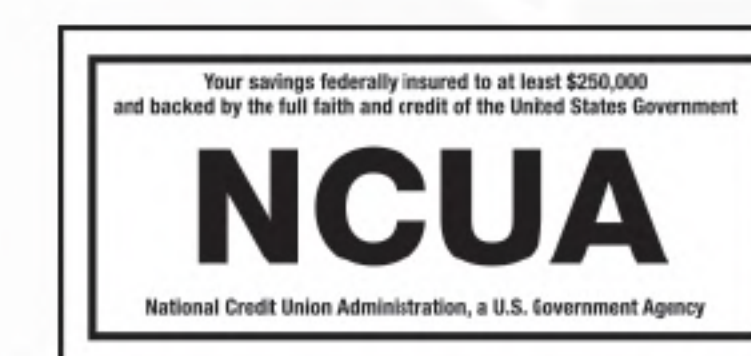
Mon, Tue, Thu, Fri Wednesday
8:30 AM - 4:30 PM 9:00 AM - 4:00 PM

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:

- New Year's Day** | Monday, January 1st - **CLOSED**
- Martin Luther King Jr. Day** | Monday, January 15th - **CLOSED**
- Presidents' Day** | Monday, February 19th - **CLOSED**



Wills, Living Trusts & Legacy Planning Workshop + Dinner

Embark on an evening of learning and great food with us on **March 7th!** Join our exclusive event featuring Legacy Planning Media Educator, Craig Nelson.

Uncover the keys to safeguarding your legacy as Craig Nelson, a distinguished Legacy Planning Media Educator, leads you through the nuances of wills, living trusts, and legacy planning. Acquire a comprehensive understanding of how to shield your assets and provide for your loved ones. Secure your spot now for this exceptional event, as seating is limited to ensure an intimate and immersive experience for all participants.

Have inquiries? Join our enlightening spring Dinner Workshop seminars or connect through our webinar.

Dinner Workshop Seminars:
Date: **Thursday, March 7th**
Location: **Kaiperm Shadelands Branch**
Time: **6:00 PM**

Webinar:
Date: **Thursday, March 21st**
Time: **7:00 PM**

Register: kaipermcu.org/events

Register: kaipermcu.org/events

Don't miss this opportunity to merge great food with invaluable insights into legacy planning. **Reserve your place now.**



unlimited
1%
Cash Back

With Kaiperm's Visa Credit Card, it's now easier than ever to make secure purchases.

Our unbeatable low rates come with the added perk of **unlimited 1% Cash Back on all transactions** - our way of expressing gratitude for your membership!



APPLY TODAY

