

KAIPERM CU NEWSLETTER

SPRING 2024 | APRIL - JULY



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,

The arrival of spring often symbolizes a time for renewal and progress, and I hope you're experiencing a renewed sense of vigor and optimism.

Leading a financial institution that prioritizes both your financial success and overall well-being is a responsibility I hold dearly. This spring, I invite you to pause and consider your objectives and dreams. Whether you're mapping out future plans, saving for a significant purchase, a holiday, or simply taking time to appreciate the season's offerings, our incredibly talented team is committed to supporting you at every juncture.

Your ongoing trust and loyalty mean everything to us. Wishing you a season of advancement, prosperity, and fresh starts.

Best regards,
Kramer Chan
President/CEO



JOIN THE KAIPERM SUCCESS STORY!

You're invited to the 2024 Annual Meeting where we have amazing food and door prizes!

Date: April 23, 2024

Time: 5:00 PM - 6:00 PM

Location: Kaiperm CU Main Headquarters

325 N Wiget Lane, Suite 130

Walnut Creek, CA 94598

Be a part of something special at the Kaiperm Credit Union Annual Meeting. It's a chance for us to connect, share insights, and celebrate our collective achievements. Your presence is invaluable, and as a token of gratitude, we'll be serving up delectable food and offering exciting door prizes just for you.

RSVP now to secure your spot: kaipermcu.org/annualmeeting

Let's make this event one to remember as we embark on another successful year together. See you there!



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.

APRIL - TEENS AND MONEY

Session 1: Tuesday, April 9, 2024

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

Session 2: Thursday, April 18, 2024

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

MAY - RETIREMENT PLANNING LATER IN LIFE

Session 1: Tuesday, May 14, 2024

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

Session 2: Thursday, May 23, 2024

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

JUNE - BECOMING A HOMEOWNER

Session 1: Tuesday, June 4, 2024

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

Session 2: Thursday, June 13, 2024

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

TAX DAY

Friendly reminder
from Kaiperm CU

TAX DAY IS
MONDAY, APRIL 15th

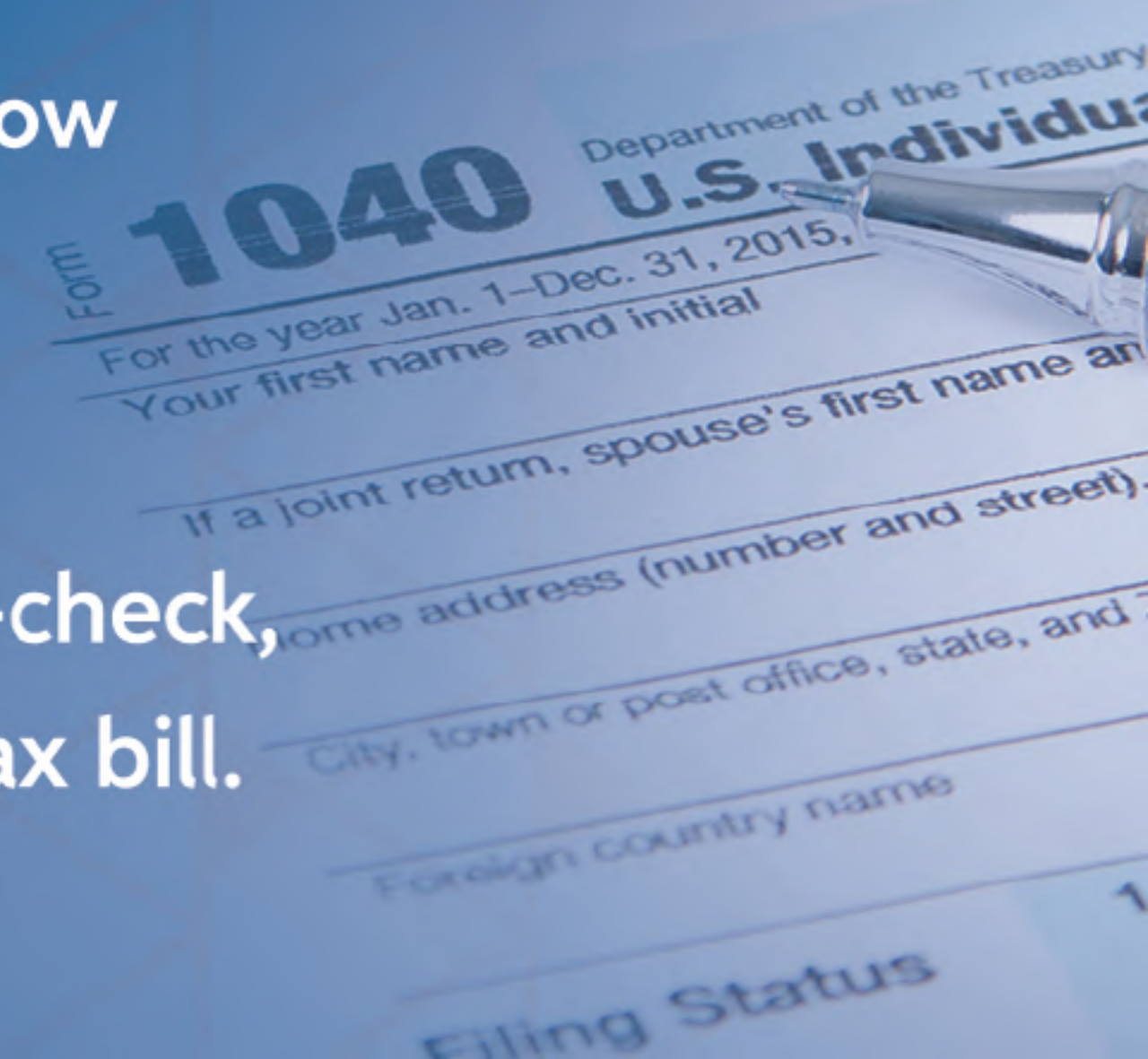
don't forget to file your 2023 taxes.

Get Organized:

Gather your tax documents now
to avoid last-minute stress.

Start Early:

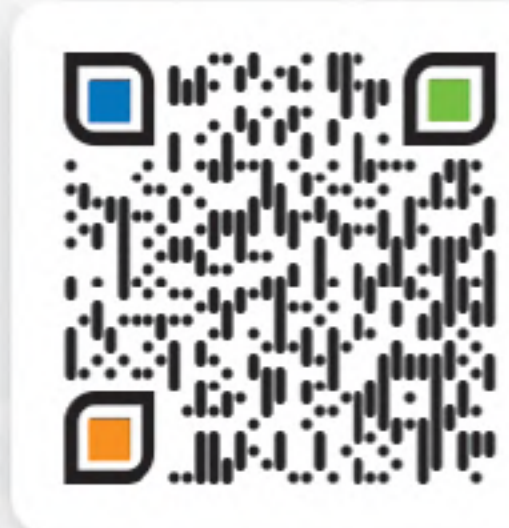
Plan ahead to review, double-check,
and potentially reduce your tax bill.



Spring savings blossom

Make a fresh start this spring with **3.99% APR for 9 months** on no-fee balance transfers to your new or existing Kaiperem Visa Credit Cards **between February 15th and May 15th, 2024.**

Apply Online:
kaipermcu.org/special-offers



KAIPERM'S FUN FACTS CORNER!

- 1.** Bears, groundhogs, and other animals emerge from hibernation in spring, signaling the arrival of milder weather. 
- 2.** April 22nd marks Earth Day, a global celebration of environmental awareness and action, encouraging people to protect and preserve our planet. 
- 3.** Spring is a popular time for baby showers, celebrating the imminent arrival of new additions to families and communities. 

REDUCE YOUR TAX BILL WITH KAIPERM IRA RETIREMENT ACCOUNTS

As tax season rolls around, many individuals find themselves scratching their heads, wondering why they owe so much to the IRS. However, there's a strategic move that can potentially alleviate some of that tax burden: Kaiperem IRA retirement accounts.

Kaiperem IRA accounts offer tax-deductible contributions, providing a smart way to save for retirement while simultaneously reducing your taxable income. **Here's how it works:**

Tax Deductible Contributions: When you contribute to a Kaiperem IRA (Individual Retirement Account), the amount you contribute is typically deductible from your taxable income for that year. This means you could potentially lower your tax bill for the current tax year.

Tax-Deferred Growth: Not only do Kaiperem IRA contributions provide an immediate tax benefit, but they also offer the advantage of tax-deferred growth. This means that any earnings within the account can grow tax-free until you start making withdrawals in retirement.

Flexible Contribution Limits: The contribution limits for Kaiperem IRAs are generous, allowing individuals to contribute up to a certain amount each year (subject to IRS regulations). For those over the age of 50, there's also a catch-up provision that allows for additional contributions, helping to boost retirement savings even further.

Long-Term Retirement Planning: By taking advantage of Kaiperem IRA accounts and maximizing your contributions, you're not only reducing your tax bill in the short term but also building a substantial nest egg for your retirement years. This proactive approach to retirement planning can provide financial security and peace of mind in the long run.

HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

Memorial Day | Monday, May 29th - **CLOSED**

Juneteenth National Independence Day

Wednesday, June 19th - **CLOSED**

KAIPERM'S
MOBILE APP
AVAILABLE
24/7

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: **Tuesday, May 14th**

Location: **Kaiperem Shadelands Branch**

Time: **6:00 PM**

Register: kaipermcu.org/events

Webinar:

Date: **Thursday, June 6th**

Time: **6:00 PM**

Register: kaipermcu.org/events

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



GET MOVING ON SUMMER ADVENTURES



Your Adventure Starts Here



Kaiperem Credit Union
www.KaiperemCU.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

