

ON THE Pulse

KAIPERM CU NEWSLETTER

SUMMER 2024 | 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 Credit Union Members,

As we celebrate 67 years of serving our community, I want to thank you for your loyalty and trust. This milestone is a testament to our strong partnership, and I'm grateful for each one of you.

Congratulations to all our graduates in 2024! As you embark on your next journey, know that Kaiperm is here to support you with all your financial needs.

Wishing everyone a joyful summer filled with unforgettable memories. Enjoy your vacation and make the most of this wonderful season.

Thank you for being a part of the Kaiperm family. Here's to many more successful years together!

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.

JULY - PLANNING FOR MONEY MILESTONES

Session 1: Tuesday, July 9, 2024

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

Session 2: Thursday, July 18, 2024

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

AUGUST - AFTER IDENTITY THEFT

Session 1: Tuesday, August 13, 2024

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

Session 2: Thursday, August 22, 2024

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

SEPTEMBER - FINANCES FOR SMALL BUSINESS OWNERS

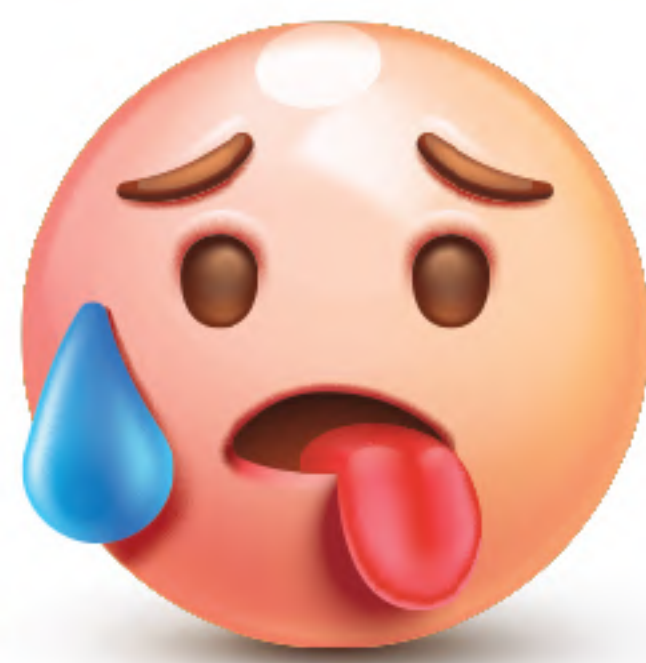
Session 1: Tuesday, September 10, 2024

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

Session 2: Thursday, September 19, 2024

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

KEEP YOUR ENERGY COSTS DOWN THIS SUMMER!



As temperatures rise, so can your energy bills. Here are some simple and effective tips to help you stay cool while keeping costs down. **Let's make this summer both comfortable and affordable!**

- ▶ **Optimize Your Thermostat:** Set it to 78°F when you're home and higher when you're not.
- ▶ **Close Curtains:** Keep the sun out and the cool air in.
- ▶ **Energy-Efficient Appliances:** Upgrade to energy-efficient models to save more.
- ▶ **Weatherproof Your Home:** Insulate and seal gaps to keep cool air in.
- ▶ **Use Appliances Wisely:** Run your washer, dryer, and dishwasher during cooler parts of the day.

Small changes can make a big difference. Stay cool and save money this summer!



NO-FEE Balance Transfer Promotion

4.99% APR* for 14 months

when you transfer a balance to your new or existing **Kaiperm Visa® Credit Card** until **9/07/2024**.



Balance transfers completed 6/01/2024 through 9/07/2024 will receive 4.99% APR* for 14 months from the date of transfer. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. *APR=Annual Percentage Rate.



COMPLIMENTARY WEBINARS WITH TONY DELUMEN

Kaiperm is excited to partner with Tony Delumen, a financial planner from MassMutual Northern California, to bring you valuable insights through free webinars. Join us to learn how to protect your assets and savings, and navigate the laws designed to shield your wealth in the event of civil lawsuits, divorce, or bankruptcy.



WEBINAR: 20 Options for your Pension

Date: July 18th

Session 1: 12:30 p.m.

Session 2: 6:00 p.m.

WEBINAR: Maximizing Your Employer Benefits

Date: September 19th

Session 1: 12:30 p.m.

Session 2: 6:00 p.m.

Register: kaipermcu.org/events

Tony Delumen, CLTC
Financial Services Professional
MassMutual Northern California
True North Financial Group
CA License OD47382

Neither MassMutual Northern California nor Tony Delumen are authorized to provide legal advice or services. Consult qualified legal counsel for such advice. NOT NCUA-INSURED * NOT A CREDIT UNION DEPOSIT OR OBLIGATION * NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY * NOT A CREDIT UNION GUARANTEED * MAY GO DOWN IN VALUE. Securities and investment advisory services offered through registered representatives of MML Investors Services, LLC, Member SIPC (www.SIPC.org) OSJ Office: 3003 Oak Road Suite 250 Walnut Creek, CA 94597. (925) 979-2300. CA Insurance Lic. #0D47382, CRN202606-4497560

IS YOUR CHILD STARTING COLLEGE AND NEEDS A CAR?

Let **AUTOLAND®** our trusted partner, eliminate the stress of car buying!

Expert Assistance: An Autoland consultant will guide you through every step of the car-buying process.

Personalized Choices: Your consultant will present you with the best car options tailored to fit your budget.

Hassle-Free Purchase: Once you accept the offer, simply sign the loan documents, and your new car will be delivered right to your door.

Scan to Learn More



KAIPERM'S FUN FACTS CORNER!

1.

Summer thunderstorms can be intense! Lightning strikes the Earth about 100 times per second worldwide.



The first ice cream cone was invented during the 1904 World's Fair in St. Louis.

2.

3.

Watermelon is not only delicious but also hydrating. It's made up of about 92% water.



5 TRAVEL HACKS FOR VACATIONING WITH KIDS

Traveling with kids, whether abroad or within your home country, can be challenging. Here are five top tips to help you make the most of your time together and ensure everyone has a great time:

Plan Ahead: Know your destination, route, and available facilities. Have a firm schedule and write down important details like restrooms and cafes in case of poor phone signal.

Prepare for Delays and Downtime: Pack snacks, sunscreen, rain gear, spare clothes, and activities like coloring books to keep kids entertained during long journeys or wait times.

Don't Overpack Your Schedule: Allow time to rest and enjoy the moment. Stick to regular bedtimes to keep everyone refreshed and peaceful.

Make Sure It's Fun: Choose activities that the whole family will enjoy. Ensure everyone gets to do something they're excited about.

Go with the Flow: Be flexible with your plans. Adapt to the weather, moods, and energy levels to keep everyone happy and relaxed.

By planning ahead, preparing for downtime, and staying flexible, you can create a memorable and enjoyable vacation for the whole family.



HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

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

Labor Day | Monday, September 2nd - **CLOSED**

KAIPERM'S
MOBILE APP
AVAILABLE
24/7



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

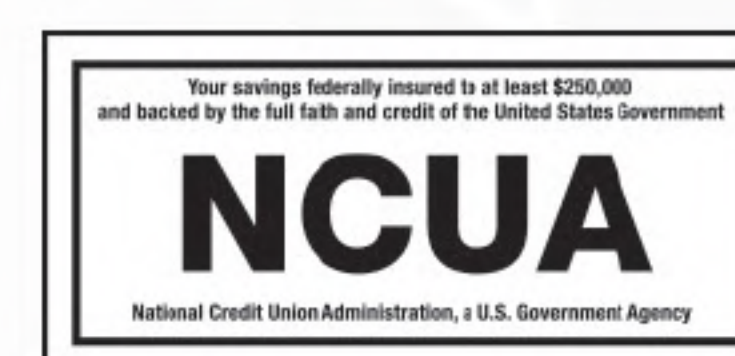
Mon, Tue, Thu, Fri Wednesday
8:30 AM - 4:30 PM 9:00 AM - 4:00 PM

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



KAIPERM STUDENT CHECKING ACCOUNT

Empower your teen's financial journey with Kaiperm's Student Checking Account designed for ages 13-17. Help your teen build a strong financial foundation and let's make their first summer job even more rewarding!

With no monthly account fee or minimum balance, a Visa® Debit Card compatible with Apple PayTM, and easy-to-use Mobile and Online Banking, your teens can explore banking without worrying about excessive fees or unnecessary hurdles.

SCAN TO OPEN



Wills, Living Trusts & Legacy Planning Workshop & Dinner!

You're invited to an evening of fine food and education with Legacy Planning Media Educator, Craig Nelson. Gain valuable insights into trust planning and enjoy a delightful dinner.

Date: Tuesday, August 6th
Time: 6:00 PM - 7:30 PM
Location: Kaiperm Shadelands Branch

This is a fantastic opportunity to learn about estate planning and secure your financial legacy. **Don't miss out. RSVP now and secure your spot!**

kaipermcu.org/event

