

## KAIPERM CU NEWSLETTER

WINTER 2025 | JANUARY – MARCH



### Stay Alert: Don't Fall Victim to Phone Scams!

Fraudsters are using phone number spoofing to impersonate Kaiperm and steal personal information. Even familiar-looking numbers can be faked! Learn to spot common scams, recognize red flags, and protect yourself from becoming a victim.



### RESERVE YOUR VIRTUAL SEAT KAIPERM FINANCIAL WEBINARS

You just have to go to

[kaipermcu.balancepro.org](https://kaipermcu.balancepro.org)

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

#### JANUARY - BASICS OF PERSONAL FINANCE

**Session 1: Tuesday, January 7, 2025**

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

**Session 2: Thursday, January 16, 2025**

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

#### FEBRUARY - UNLEASHING THE POWER OF CREDIT

**Session 1: Tuesday, February 11, 2025**

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

**Session 2: Thursday, February 20, 2025**

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

#### MARCH - TAP INTO WISE CREDIT CARD USE

**Session 1: Tuesday, March 11, 2025**

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

**Session 2: Thursday, March 20, 2025**

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

### A MESSAGE FROM OUR PRESIDENT/CEO



Dear Kaiperm Credit Union Members,

As we step into 2025, we hope your holiday season brought you warmth and joy. Thank you for trusting us with your financial journey—we're proud to keep delivering top-notch service and innovative solutions designed around your needs.

We also want to recognize all those working in Kaiser facilities who give so much to our community's health and well-being. Your dedication and compassion inspire us every day, and we're honored to stand alongside you.

Let's embrace the opportunities this new year brings, supporting one another as we grow and thrive together. Thank you for being part of the Kaiperm Credit Union family.

**Wishing you prosperity, success, and new possibilities in 2025!**

Best regards,  
Kramer Chan  
President/CEO

### FREE FOR KAIPERM MEMBERS: ELEVATE YOUR 2025 WITH OUR EXCLUSIVE CALENDAR!

Discover breathtaking views and iconic sights - captured by fellow Kaiperm Members - right at your fingertips.

Pick up your free copy at our **Shadelands** or **Downtown** branch while supplies last!



## 2025 Financial COMPASS with Kaiperm

### THRIVE REWARDS CHECKING ACCOUNTS

earn up to

# \$350

in dividends annually\*

SCAN AND SEE  
HOW TO DO IT



\*Offer subject to change without notice. Visit: [kaipermcu.org/accounts/thrive-rewards-checking](https://kaipermcu.org/accounts/thrive-rewards-checking) for full details.

# 2025 Financial COMPASS with Kaiperem

Pass on the Perks with **REFERRAL REWARDS!**

# \$25

unlimited rewards!

When your **referred new member** joins, you'll both get a **\$25 reward!**\*



\*Offer subject to change without notice. Cannot be combined with any other new member offers. \$25 referral bonus awarded to both referring member and new referred member when opening the account either online, in-person (at a branch or onsite). Account must remain open and in good standing for 60 days. Bonus to be deposited to account within 90 days of account opening. Membership eligibility required. \$25 opening deposit required.

## ANNUAL MEETING

Kaiperem Annual Meeting will be held on **April 22, 2025**

**4:30PM to 5:45PM PST**

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

Door prizes, refreshments and dinner 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 15, 2025.

New Year, **NEW SAVINGS!**

**ELECTRIC & HYBRID SPECIAL**

**RATE DISCOUNT**  
**.25% OFF**  
APR



Scan the QR code to learn more



\*APR = Annual Percentage Rate. APR is determined by credit score, loan terms, mileage and age of collateral; other fees and conditions may apply. Rates and terms are subject to change without advance notice. Discounted .25% rate for qualified electric/hybrid vehicles only. This offer may be withdrawn at any time

## KAIPERM'S FUN FACTS CORNER!

- The first Super Bowl was played in January 1967 in Los Angeles, California.
- The rare "Snow Moon" often appears in February, reflecting the snowy conditions of the season.
- Cherry blossoms begin blooming in late March in regions like Japan and Washington, D.C.



**Kaiperem Credit Union**  
[www.KaiperemCU.org](http://www.KaiperemCU.org)  
Phone: 925-939-5626  
Email: [info@kaiperemcu.org](mailto:info@kaiperemcu.org)

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

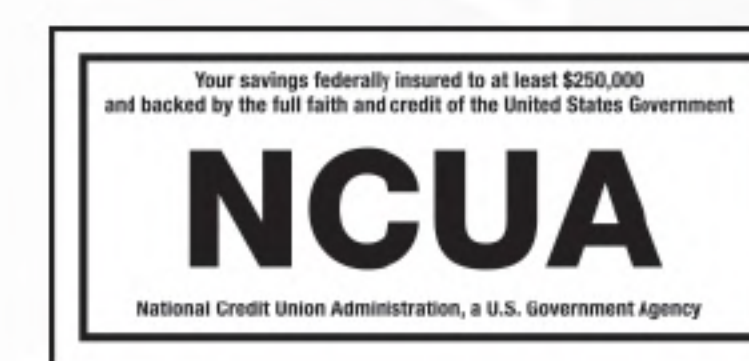
Mon, Tue, Thu, Fri    Wednesday  
8:30 AM - 4:30 PM    9:00 AM - 4:00 PM

**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** | Wednesday, January 1<sup>st</sup> - **CLOSED**
- Martin Luther King Jr. Day** | Monday, January 20<sup>th</sup> - **CLOSED**
- Presidents' Day** | Monday, February 17<sup>th</sup> - **CLOSED**



## STAY ALERT: HOW TO PROTECT YOURSELF AGAINST PHONE NUMBER SPOOFING SCAMS!

Phone number spoofing is a form of fraud whereby fraudsters impersonate a trusted institution or an individual you trust to gain your trust for fraudulent activities that involve the divulging of personal information. Even if a call displays a number you are familiar with, don't let your guard down, since fraudsters may use any means to manipulate technology to outsmart their victims. Common phone scams to be aware of include:

- ▶ **The "Grandson" Scam:** Posing as a relative in distress and asking for immediate cash.
- ▶ **Fake Bank Representative:** Claiming suspicious account activity, needing "verification" of your account details.
- ▶ **Government Impersonation:** Posing as Social Security, the IRS, or some other agency in order to demand money or personal information.

### Red Flags to look out for:

- ▶ Pressure and urgency to take action immediately.
- ▶ Threats of severe consequences if one does not comply, such as legal problems.
- ▶ Requests for money transfers, or other sensitive information like Social Security numbers, PINs, and credit card numbers.
- ▶ Odd language, miscommunication, or discrepant information.

### How to Protect Oneself:

- ▶ **Stop and Think:** Never do anything because of pressure from a caller.
- ▶ **Verify the Caller:** Hang up and then call the institution's official number or person to verify any call.
- ▶ **Protect Your Data:** Never disclose personal information, passwords, or any form of authorization by telephone.
- ▶ **Transfers to Avoid:** Never withdraw or transfer money at the urging of a caller.

### Your Safety Matters to Us

If you think you may have been the victim of fraud, **contact Kaiperem Credit Union immediately at (925) 939-5626.** Let's stay vigilant and stop these scammers together!

## COMPLIMENTARY WEBINARS WITH TONY DELUMEN

Kaiperem 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: Investing 101

Date: January 16th  
Session 1: 12:30 p.m.  
Session 2: 6:00 p.m.

### WEBINAR: Retiring from Kaiser Successfully

Date: March 20th  
Session 1: 12:30 p.m.  
Session 2: 6:00 p.m.

Register: [kaiperemcu.org/events](http://kaiperemcu.org/events)

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

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