

KAIPERM CU NEWSLETTER

FALL 2025 | OCTOBER - DECEMBER

A MESSAGE FROM OUR CEO



Dear Kaiperm Credit Union Members,

As summer comes to a close and we welcome the fall season, I hope this time of year brings you moments of connection, reflection, and joy, whether that's spending time with loved ones, enjoying the cooler weather, or embracing new routines.

At Kaiperm, we've always believed our work goes beyond financial services. It's about the relationships we build and the trust you place in us. Your support is what allows our credit union to grow and thrive, and we're deeply grateful for it.

Our commitment remains the same: to make your membership meaningful by offering resources, benefits, and support that add value to your life, and by being here whenever you need us. We're excited to continue serving you in the season ahead.

Thank you for being such an essential part of the Kaiperm family.

With gratitude,
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 7, 2025

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

Session 2: Thursday, October 16, 2025

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

NOVEMBER - SAFEGUARDING SENIORS

Session 1: Tuesday, November 4, 2025

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

Session 2: Thursday, November 13, 2025

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

DECEMBER - SLEIGHING THE HOLIDAY SEASON

Session 1: Tuesday, December 9, 2025

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

Session 2: Thursday, December 18, 2025

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

Get Away Today® EXCLUSIVE MEMBER DISCOUNTS

Unlock affordable travel with special savings on
Disneyland, Walt Disney World, Universal Studios, cruises, resorts, and more.

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ROYAL
CARIBBEAN

Carnival

Disneyland

UNIVERSAL
PARKS & RESORTS

EXTRA DAY
FREE

Disneyland



SCAN THE QR
CODE AND BOOK
YOUR TRIP



Join Us for an Exclusive Evening of Dining and Legacy Planning - Tuesday, October 28th

Step into an evening of elegance and insight, where fine dining meets expert guidance. This special event features Craig Nelson, a renowned Legacy Planning Media Educator, who will **share essential strategies for protecting your legacy**. Gain valuable knowledge on wills, living trusts, and legacy planning, and learn how to safeguard your assets while ensuring your loved ones are cared for.

Seats are limited to provide a more personal and engaging experience - reserve your spot today!

Tuesday, October 28th - Dinner Workshop

Register: kaipermcu.org/events



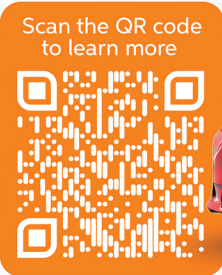
ELECTRIC&HYBRID SPECIAL

RATE DISCOUNT

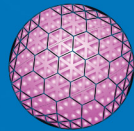
.25% APR* OFF

ALREADY LOW RATES

*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!

1. The full moon in October is traditionally called the "Hunter's Moon." 
2. Jack-o'-lanterns were originally carved from turnips, not pumpkins. 
3. The Times Square Ball weighs nearly 12,000 pounds and is covered in over 2,600 crystals. 

SEE HOW SAVING \$25 CAN WIN YOU \$5,000

Kaiperm members started the season strong by saving more than ever with **Save to Win** - and you could be the next cash prize winner!

Join the excitement:

- Open a 12-month Save to Win share certificate with a minimum \$25 deposit.
- Every deposit of \$25 into your share certificate adds another chance to win a cash prize!
- Members can earn up to 100 entries a month with their deposits.



HOLIDAY CLOSURE SCHEDULE:

- Veterans Day** | Tuesday, November 11th - **CLOSED**
- Thanksgiving Day** | Thursday, November 27th - **CLOSED**
- Day after Thanksgiving** | Friday, November 28th - **CLOSED**
- Christmas Eve** | Wednesday, December 24th - **close at 2PM PST**
- Christmas Day** | Thursday, December 25th - **CLOSED**
- New Year's Eve** | Wednesday, December 31st - **close at 2PM PST**
- New Year's Day** | Thursday, January 1st - **CLOSED**



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



COMPLIMENTARY WEBINARS WITH TONY DELUMEN

Your Kaiser pension offers 20 different options — but which one is right for you?

Join Tony Delumen of MassMutual Northern California for a free webinar designed to help you unlock the secrets to a strong financial future. Kaiperm Credit Union is proud to partner with Tony and MassMutual, whose expertise has helped many members build a solid foundation for the rest of their lives.

WEBINAR: 20 Options for Your Pension
Date: Thursday, November 20th
Session 1: 12:30 p.m. – 1:30 p.m. PST
Session 2: 6:00 p.m. – 7:00 p.m. PST

Register: kaipermcu.org/events



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

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HAPPY Thanksgiving

