

KAIPERM CU NEWSLETTER

WINTER 2026 | JANUARY – MARCH

A MESSAGE FROM OUR CEO



Dear Kaiperm Credit Union Members,

As we step into 2026, I hope the year is starting off well for you. Thank you for trusting Kaiperm as your credit union. That trust pushes us to keep improving - whether it's better service, better technology, or simply making your day-to-day banking easier.

To our Kaiser professionals, thank you for the work you do for our community. Your commitment shows up every day, and we're proud to support you and your families.

This year brings plenty of opportunity, and we're looking forward to growing alongside you. Wishing you a healthy, successful, and meaningful 2026, and thank you for being part of Kaiperm Credit Union.

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.

JANUARY - TEN STEPS TO IMPROVE FINANCIAL WELLNESS

Session 1: Tuesday, January 6, 2026

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

Session 2: Thursday, January 15, 2026

Time: 2:00 p.m. - 3:00 p.m. (PST)

FEBRUARY - ON THE ROAD TO RICHES

Session 1: Tuesday, February 3, 2026

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

Session 2: Thursday, February 12, 2026

Time: 2:00 p.m. - 3:00 p.m. (PST)

MARCH - 21 WAYS TO TRIM YOUR BUDGET

Session 1: Tuesday, March 3, 2026

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

Session 2: Thursday, March 12, 2026

Time: 2:00 p.m. - 3:00 p.m. (PST)

ANNUAL MEETING

The **69th Annual Meeting** of the members of Kaiperm Credit Union will take place on **Tuesday, April 21, 2026** at 5 p.m. at 325 N. Wiget Lane, Suite 130 Walnut Creek, California in the Conference Room.

Door prizes, refreshments, and dinner will be served.

Elections will be held for the following offices:

- Three Board of Directors positions, each for three-year terms.

If you wish to stand for election for any of the three positions, you may bypass the nomination process and become a candidate by submitting a petition signed by 77 members (representing 1% of the Credit Union's membership) who are eligible to vote in the election. To obtain petition guidelines and the current petition form, please contact Kaiperm Credit Union at (925) 939-5626 or email the Nominating Committee at nominations@kaipermcu.org. All signed petitions must be received no later than January 31, 2026.

The positions are voluntary and there is no monetary compensation for service.

Requests for nominations and petitions should be submitted to:

Nominating Committee
Kaiperm Credit Union
325 N. Wiget Lane, Suite 130
Walnut Creek, CA 94598



2026 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
for full details.

NEW YEAR. NEW GOALS.
CLEAR DIRECTION.

ELEVATE YOUR 2026 WITH THE EXCLUSIVE KAIPERM MEMBER CALENDAR!

Secure your copy by
visiting our **Shadelands**
or **Downtown**
branch.



2026 Financial COMPASS with Kaiperm

UA Uniform
Advantage

Exclusive Member
Discount

15% OFF

Regular Price*



SCAN TO SHOP

NEW YEAR. NEW GOALS. CLEAR DIRECTION.

*Offer may not be combined with any other offers. Shipping offer is only valid on ground shipping within the U.S. Offer ends 12/31/25. Excludes embroidery, taxes, gift cards and shipping charges. Other exclusions may apply. This exclusive offer must be redeemed at kaipermadvantage.com/kaipermcu.

KAIPERM'S FUN FACTS CORNER!

1.

The coldest temperature ever
recorded in the United States
occurred in January 1971 in
Prospect Creek, Alaska at -80°F.



February is the only month that can
pass without a full moon, a
phenomenon known as a Black Moon.

2.

3.

The Spring Equinox in March
brings nearly equal day and
night across the globe.



2026 Financial COMPASS with Kaiperm

SAVE TO WIN
MONTHLY AND
QUARTERLY DRAWINGS*

Win Prizes of up to

\$5,000



SCAN TO LEARN MORE

NEW YEAR. NEW GOALS. CLEAR DIRECTION.

*Official account and prize entry rules, and a complete list of prizes are available at savetowin.org.
Void where prohibited by law. ©CUSG, 2026. All rights reserved. Membership required. Terms and
conditions subject to change.

HAPPY NEW YEAR



ANOTHER YEAR OF

**GROWTH
GRATITUDE
GREATNESS**

HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

New Year's Day | Thursday, January 1st - **CLOSED**

Martin Luther King Jr. Day | Monday, January 19th - **CLOSED**

Presidents' Day | Monday, February 16th - **CLOSED**

KAIPERM'S
MOBILE APP
AVAILABLE
24/7



Wills, Living Trusts & Legacy Planning Workshop + Dinner

Join Us for an Exclusive Evening of Dining and Legacy Planning
Seminar on January 14th!

Step into an evening of elegance and insight, where fine dining meets expert
education. We invite you to a special event featuring Craig Nelson, a renowned Legacy
Planning Media Educator. Discover essential strategies for protecting your legacy as
Craig guides you through the intricacies of wills, living trusts, and legacy planning.
Learn how to safeguard your assets and ensure your loved ones are provided for.

Seats are limited to create a more personal and engaging experience, so reserve your
spot today! For any questions or additional learning opportunities, join one of our
Winter Dinner Workshops or tune into our webinar.

Dinner Workshop Seminars:

Date: **Wednesday, January 14th**

Location: **Kaiperm Shadelands Branch**

Time: **6:00 PM**

Webinar:

Date: **Tuesday, March 10th**

Time: **7:00 PM**

Register: kaipermcu.org/events

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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: Retiring Successfully

Date: **January 20th**

Session: **12:30 p.m. or 6:00 p.m.**

WEBINAR: Common Money Mistakes

Date: **February 19th**

Session: **12:30 p.m. or 6:00 p.m.**

WEBINAR: Maximizing Employer Benefits

Date: **March 17th**

Session: **12:30 p.m. or 6:00 p.m.**

Register: kaipermcu.org/events

Tony Delumen, CLTC
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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)
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