

KAIPERM CU NEWSLETTER

SPRING 2026 | APRIL - JUNE

A MESSAGE FROM OUR CEO



Dear Kaiperm Credit Union Members,

Spring is a time to refresh goals and focus on new opportunities, making it the perfect moment to come together as a community. We invite you to join us for Kaiperm Credit Union's 69th Annual Meeting, where we will reflect on the past year, share our progress, and discuss the goals that guide our continued growth and commitment to serving you.

This annual gathering is an opportunity to learn more about how your credit union supports members in building savings, strengthening financial well-being, and planning for the future. Your participation helps shape the direction of Kaiperm CU, and we value your voice as part of our cooperative.

We look forward to welcoming you as we celebrate our shared achievements and look ahead to a season focused on growth, savings, and new possibilities. Thank you for your continued membership and support.

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.

APRIL - ARE YOU FINANCIALLY HEALTHY

Session 1: Tuesday, April 7, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, April 16, 2026

Time: 2:00 PM - 3:00 PM

MAY - PREPARING FOR HOMEOWNERSHIP

Session 1: Tuesday, May 5, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, May 14, 2026

Time: 2:00 PM - 3:00 PM

JUNE - THE MORTGAGE & BUYING PROCESS

Session 1: Tuesday, June 2, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, June 11, 2026

Time: 2:00 PM - 3:00 PM

JOIN THE KAIPERM SUCCESS STORY!

You're Invited to Kaiperm's 69th Annual Meeting

Enjoy dinner and a chance to win amazing door prizes!

Date: April 21, 2026

Time: 5:00 PM - 6:00 PM

Location: Kaiperm Credit Union Main Headquarters
325 N Wiget Lane, Suite 130, Walnut Creek, CA 94598

Join us as we celebrate our members and another successful year at Kaiperm Credit Union. Enjoy refreshments, door prizes (must be present to win), and updates on the credit union's performance and key initiatives.

RSVP: Please register online by 4:00 PM on Tuesday, April 21, 2026 to secure your spot:
kaipermcu.org/annualmeeting

We look forward to celebrating another successful year together!



POWER UP YOUR DRIVE WITH SPECIAL EV & HYBRID RATE DISCOUNT

0.25% OFF APR*

ALREADY LOW RATES

Scan the QR code and apply today!



*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.

Join Us for an

EXCLUSIVE EVENING OF DINING & LEGACY PLANNING

You're invited to a special dinner event featuring **Craig Nelson**, a renowned Legacy Planning Media Educator.

Wills and Trust Dinner Workshop
May 14th at 6:00 PM

Register Today!



MAXIMUM COVERAGE
MAXIMUM CONFIDENCE



MEMBER DEPOSITS ARE INSURED UP TO

\$1,000,000

This exceptional level of coverage is attained through a combination of **Federal Insurance provided by NCUA** and **private insurance from American Share Insurance (ASI)**



KAIPERM'S

FUN FACTS CORNER!

1.

Kites are traditionally flown in spring in many cultures because of stronger seasonal winds.



The smell after a spring rain is called petrichor, created when rain releases oils from soil and plants.

2.

3.

Some trees grow new leaves before flowers, while others bloom first to attract pollinators more easily.



Kaiperm Memers Special Offer

4-DAY, 4-PARK Magic Ticket*

starting from **\$102** per day

*For travel May 26 - September 26, 2026. One admission per Theme Park. One Theme Park per day. This offer may be withdrawn at any time.

Cool KIDS' SUMMER

WALT DISNEY WORLD

Get Away Today

PLUS SAVE TO UP

30%

on rooms at select **Disney Resort Collection** hotel this summer when you stay 5 nights or more!

Scan the QR to Get This Offer or learn more at:



kaipermcu.org/special-offers

HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

Memorial Day | Monday, May 25th - **CLOSED**

Juneteenth National Independence Day | Wednesday, June 19th - **CLOSED**

KAIPERM'S MOBILE APP AVAILABLE 24/7



YOUR GOALS. YOUR SAVINGS. YOUR CREDIT UNION.

Smart savings options designed for real life

Money Market Accounts

Earn competitive **dividends** while keeping your savings within reach when you need them.



Scan the QR to Start Growing Today

Share Certificates

Predictable earnings and steady returns - a confident way to grow money for the future.



Scan the QR to Earn Higher Returns

Savings Accounts

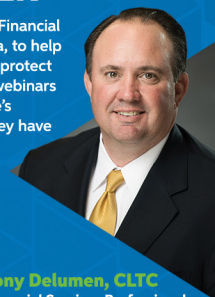
Flexible savings designed for everyday goals, and everything in between.



Scan the QR to Build Emergency Funds

COMPLIMENTARY WEBINARS WITH TONY DELUMEN

Kaiperm is partnering with Tony Delumen, a Financial Planner with MassMutual Northern California, to help members understand strategies designed to protect their assets and savings. These educational webinars will explore ways families can prepare for life's unexpected events while preserving what they have worked so hard to achieve.



College Education for the Modern Student

Date: Thursday, April 23rd
Session: 12:30 PM or 6:00 PM

Estate Planning Basics

Date: Tuesday, May 19th
Session: 12:30 PM or 6:00 PM

Understanding Social Security

Date: Thursday, June 18th
Session: 12:30 PM or 6:00 PM

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

Register now and plan with confidence: kaipermcu.org/events

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