

KAIPERM CU NEWSLETTER

SUMMER 2026 | JULY - SEPTEMBER

A MESSAGE FROM OUR CEO



Dear Kaiperm Credit Union Members,

With the school year now behind us, we want to extend our congratulations to all students for their hard work and achievements throughout the year!

We hope your summer is filled with adventure, relaxation, and plenty of memorable moments. Whether you're exploring somewhere new, revisiting a favorite destination, or simply enjoying a beautiful view close to home, be sure to capture those special photos along the way

as our 2027 Kaiperm Members' Calendar Photo Contest is now open, and we'd love to see your favorite photos from this summer and beyond. Submit your best shots from anywhere around the world for a chance to be featured in next year's calendar.

Thank you for being an important part of the Kaiperm family. We appreciate your continued trust and look forward to helping you achieve your goals while celebrating life's many milestones together!

Wishing you a fantastic summer and continued success.

With gratitude,
Kramer Chan
President/CEO

RESERVE YOUR VIRTUAL SEAT KAIPERM FINANCIAL WEBINARS

To register, visit

kaipermcu.balancepro.org

and click "Webinars" at the bottom of the page.

JULY - ALIGNING SPENDING WITH YOUR VALUES

Session 1: Tuesday, July 7, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, July 16, 2026

Time: 2:00 PM - 3:00 PM

AUGUST - RAISING FINANCIALLY MINDFUL TEENS

Session 1: Tuesday, August 4, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, August 13, 2026

Time: 2:00 PM - 3:00 PM

SEPTEMBER - UNDERSTANDING YOUR FINANCIAL STORY

Session 1: Tuesday, September 1, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, September 10, 2026

Time: 2:00 PM - 3:00 PM

Contest 2027 MEMBER CALENDAR

GRAND PRIZE
\$250
AWAY TRAVEL
GIFT CARD



— PLUS —
12 WINNERS WILL
RECEIVE A \$25
STARBUCKS GIFT
CARD

LEARN MORE:
kaipermcu.org/calendar-2027

SUBMIT YOUR
PHOTO HERE



*LIMIT OF ONE PHOTO SUBMISSION PER MEMBER

KEY DATES:

Photo Submissions:

6/1 - 8/31

Community Voting:

9/1 - 9/30

TIP: Invite your family and
friends to vote!

Have you recently
explored breathtaking
travel adventures
anywhere around
the globe

and captured unforgettable
landscapes, architecture,
road trip moments, or iconic
landmarks?

WE WANT TO SEE
YOUR ADVENTURES!

SUMMER Financial COMPASS

CAR LOANS

with Kaiperm
rates as
low as



4.99% APR*



APPLY TODAY

*APR = Annual Percentage Rate. APR is determined by credit score, loan terms, mileage, age of collateral and amount borrowed. Rates and terms are subject to change without advance notice. This offer may be withdrawn at any time.

VACATION PLANNING SHOULD FEEL EXCITING NOT STRESSFUL

As travel season picks up, online travel scams are becoming more common and more convincing. Fake vacation listings, scam booking confirmations, unrealistic travel deals, and imitation airline or hotel websites are costing travelers hundreds of dollars every year.

One of the smartest ways to protect yourself is by booking through trusted travel websites or working with a **professional travel advisor** who can help verify reservations, pricing, and accommodations before you pay.

Before booking your next getaway:

- ✓ Research hotels and rentals carefully
- ✓ Avoid payment requests outside official platforms
- ✓ Double check website URLs before entering payment information
- ✓ Use trusted travel services and advisors

Safe travels start with smart planning.

Enjoy every adventure with confidence this summer with KaiperM!



KAIPERM'S FUN FACTS CORNER!

- The smell after a summer rainstorm is called "petrichor." 
- Lemonade became a popular summer drink in Paris as early as the 1600s. 
- Flip flops date back thousands of years and were inspired by ancient sandals worn in Egypt, Rome, and Japan. 

SUMMER Financial COMPASS

HOME EQUITY LINES OF CREDIT

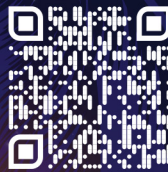
HELOC



Is college in you or your teenager's near future?



APPLY TODAY



*The KaiperM Home Equity Line of Credit (HELOC) is limited to one- to four-family owner-occupied units, vacation properties, and investment properties located in the state of California. Mobile homes are ineligible. Your HELOC application is subject to property valuation. Before your HELOC is funded, all loans secured by your home other than your first mortgage must be paid off. This offer may be withdrawn at any time.



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



HOLIDAY CLOSINGS

We'll be closed on the holidays listed below:

Independence Day | Friday, July 3rd - **CLOSED**

(Observed, since July 4th is Saturday)

Labor Day | Monday, September 7th - **CLOSED**

KAIPERM'S
MOBILE APP
AVAILABLE
24/7

A Sophisticated Evening of Dining and Legacy Education

You are invited to an exclusive event combining exceptional dining with valuable financial and legacy planning education.

Hear from Craig Nelson, respected Legacy Planning Media Educator, as he shares important guidance on protecting assets, organizing your estate, and preparing future generations through thoughtful planning.

Gain clarity on wills, living trusts, and the essential steps needed to help preserve your legacy with confidence. For continued learning, explore our Summer Dinner Workshops or attend an upcoming webinar from the comfort of your home.

Reserve your place today.

Dinner Workshop Seminars:

Date: Wednesday, July 29th
Location: KaiperM Shadelands Branch
Time: 6:00 PM

Webinar:

Date: Tuesday, August 18th
Time: 7:00 PM

Register: kaiperMcu.org/events

Register: kaiperMcu.org/events



COMPLIMENTARY WEBINARS WITH TONY DELUMEN

Investing and protecting what you've worked hard to accumulate and save are important considerations for you and your family. KaiperM is working with Tony Delumen, a financial planner with MassMutual Northern California, to assist our members with financial planning discussions.

Retiring Successfully

Date: Tuesday, July 21st, 2026
Session: 12:30 PM or 6:00 PM

Regaining Your Financial Footing Post-Divorce

Date: Thursday, August 27th, 2026
Session: 12:30 PM or 6:00 PM

Maximizing Your Employer Benefits

Date: Tuesday, September 15th, 2026
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) 719-2300. CA Insurance Lic. #0D47382, CRN202606-4497560