

KAIPERM CU NEWSLETTER

FALL 2026 | OCTOBER - DECEMBER

A MESSAGE FROM OUR CEO



Dear Kaiperm Credit Union Members,

Fall always feels like a time to reset. The year is moving quickly, the holidays are coming up, and it is a natural point to check in on the goals we set for ourselves.

At Kaiperm, I never want us to lose sight of something simple: behind every account is a person. Our members are dealing with real life: saving for homes, paying down debt, helping family, preparing for retirement, and sometimes just trying to make the month a little easier.

As we head into the final stretch of the year, I encourage you to take a few minutes to look at where you are financially and where you want to be. If there is something we can help with, whether that means saving more, borrowing, planning ahead, or simply talking through your options, please reach out to us!

Thank you. Your trust in Kaiperm means a great deal to me and to our team. It allows us to keep growing, improving, and finding better ways to serve you.

Thank you for being part of the Kaiperm family. I am grateful for your membership and excited for what is ahead.

With gratitude,
Kramer Chan
President/CEO

RESERVE YOUR VIRTUAL SEAT KAIPERM FINANCIAL WEBINARS

To register, visit

kaipermcu.balancedpro.org

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

OCTOBER - TAP INTO WISE CREDIT CARD USE

Session 1: Tuesday, October 6, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, October 15, 2026

Time: 2:00 PM - 3:00 PM

NOVEMBER - STRATEGIES FOR MULTIGENERATIONAL CAREGIVERS

Session 1: Tuesday, November 10, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, November 19, 2026

Time: 2:00 PM - 3:00 PM

DECEMBER - UNWRAPPING THE HOLIDAY SCAM SEASON

Session 1: Tuesday, December 1, 2026

Time: 10:30 AM - 11:30 AM

Session 2: Thursday, December 10, 2026

Time: 2:00 PM - 3:00 PM

Grow more with a
ADVANTAGE
MONEY
MARKET
ACCOUNTS



Higher APY* than a regular savings account



Open with a deposit as small as **\$100**



Interest **credited monthly** with flexible access to your funds



Interest is paid on all balances, with tiered rates that allow you **to earn more** as your balance grows.

*APY = Annual Percentage Yield. Interest Rates apply to the entire balance, not just the amount over the tier threshold. Compounded monthly, credited monthly. Dividends are paid monthly based on average daily balance. This offer may be withdrawn at any time.

READY, SET, SAVE!

MEMBER DEPOSITS
ARE INSURED UP TO
\$1,000,000

Federally insured by NCUA

EARN UP TO
\$350
in dividends annually*
WITH THRIVE REWARDS
CHECKING
ACCOUNTS

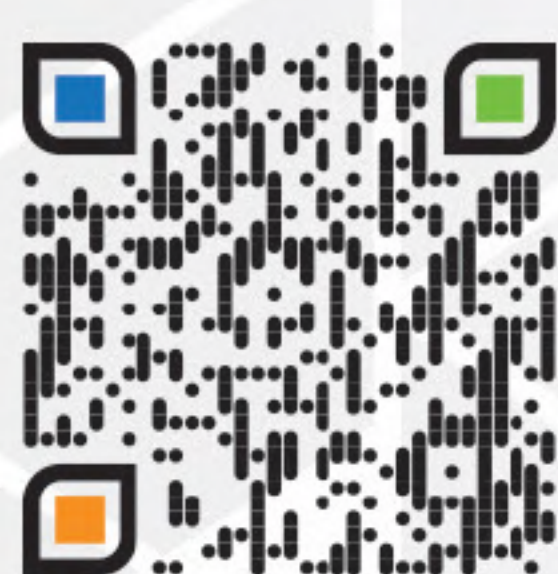
*Offer subject to change without notice. Visit: kaipermcu.org for full details.



SCAN AND SEE
HOW TO DO IT!

MEMBER DEPOSITS
ARE INSURED UP TO
\$1,000,000

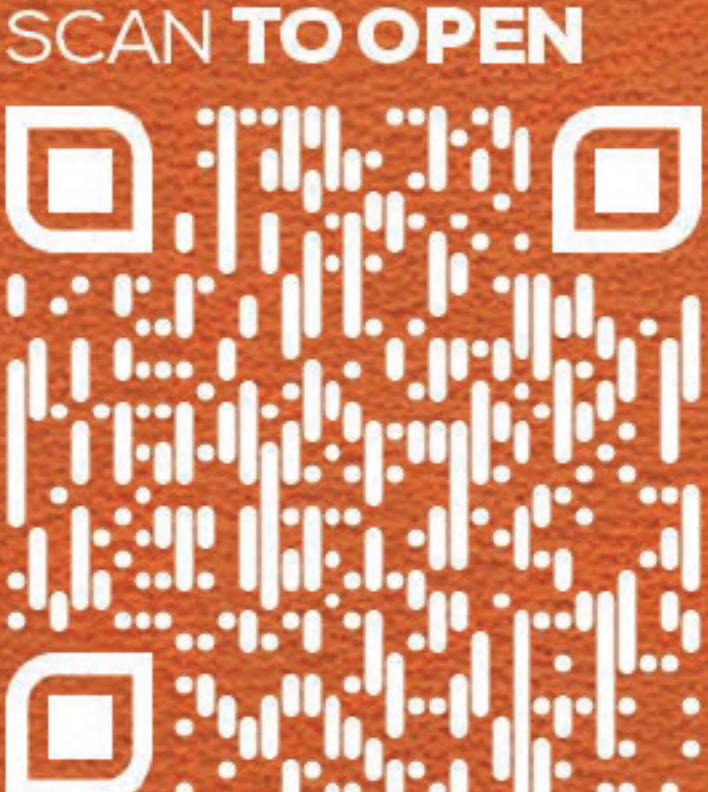
Federally insured by NCUA



SCAN
TO OPEN

LOCK IN GUARANTEED RETURNS with a Kaiperm Share Certificate.

- ✓ **Low Starting Deposit**
Open with as little as \$500.
- ✓ **Flexible Terms**
Choose from terms ranging from 3 to 60 months.
- ✓ **Guaranteed & Safe:**
Your rate is fixed, and eligible deposits are insured up to \$1,000,000, so your money grows steadily no matter what the market does.



This offer is subject to change without notice and applies for one term only. Standard CD penalty will be imposed for early withdrawal. See Member Service Disclosures & Agreement for complete details. This offer may be withdrawn at any time.

READY, SET, SAVE! 
**MEMBER DEPOSITS
ARE INSURED UP TO
\$1,000,000**
Federally insured by NCUA

KAIPERM'S FUN FACTS CORNER!

1. Pumpkins are fruits because they develop from a flower and contain seeds. 
2. Movember is an annual global charity event held in November that encourages men to grow mustaches to raise awareness of men's health. 
3. Gingerbread houses became popular in Europe after the publication of *Hansel and Gretel* in 1812. 



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

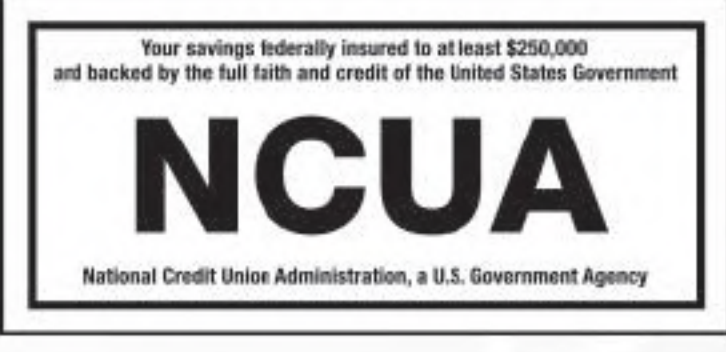
Mon, Tue, Thu, Fri 8:30 AM - 4:30 PM Wednesday 9:00 AM - 4:00 PM

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



HOLIDAY CLOSINGS

- We'll be closed on the holidays listed below:
- Veterans Day** | Wednesday, November 11th - **CLOSED**
 - Thanksgiving Day** | Thursday, November 26th - **CLOSED**
 - Day after Thanksgiving** | Friday, November 27th - **CLOSED**
 - Christmas Eve** | Thursday, December 24th - **CLOSES AT 2PM**
 - Christmas Day** | Friday, December 25th - **CLOSED**
 - New Year's Eve** | Thursday, December 31st - **CLOSES AT 2PM**
 - New Year's Day** | Friday, January 1st - **CLOSED**



An Evening of Dining, Learning, and Legacy Planning

Enjoy an elegant evening featuring a delicious dinner and valuable insights into legacy planning.

Craig Nelson, Legacy Planning Media Educator, will share practical guidance on wills, living trusts, protecting your assets, and preparing for the future.

Discover simple steps that can **help you organize** your estate and protect the legacy you want to leave behind.

Reserve your place today and take the next step toward planning with confidence.

Dinner & Legacy Planning Workshop:
Date: **Wednesday, October 28th**
Location: **Kaiperm Shadelands Branch**
Time: **6:00 PM**

Legacy Matters – Webinar:
Date: **Tuesday, November 17th**
Time: **7:00 PM**

Register: kaipermcu.org/events



PLAN TODAY. PROTECT TOMORROW WITH TONY DELUMEN

Protecting what you have worked hard to build is an important part of planning for your financial future. Kaiperm partners with Tony Delumen, Financial Planner with MassMutual Northern California, to provide members with financial planning discussions and guidance to help you work toward your goals.

College Education for the Modern Student
Date: **Thursday, October 22nd, 2026**
Session: **12:30 PM or 6:00 PM**

Estate Planning Basics
Date: **Tuesday, November 17th, 2026**
Session: **12:30 PM or 6:00 PM**

Understanding Social Security
Date: **Thursday, December 10th, 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) 979-2300. CA Insurance Lic. #0D47382, CRN202606-4497560