



January 1, 2021

KaiPerm News

KaiPerm Calendars

Our calendars are in. Stop by to pick one up or give us a call and we can mail or interoffice one to you.

Year End Interest Statements

Need your 2020 interest statement? Log into your online banking account, click on eNotices on the Accounts tab.

Scams

Read what scams fraudsters are using to take your money.

On KaiPerm's website go to Info Center and click on Beware of Scams for a list of current scams.

Want to better understand and protect your family from scams? Contact Brittany –

brittanyg@kaipermnw.org and she will email you the KnowBe4* scam prevention module. Share with your family members.

**KnowBe4 is the world's largest security awareness training and simulated phishing platform that helps you manage the on-going problem of social engineering.*

Real Estate – fixed rates

15 year – 2.60%

*KaiPerm is offering our Direct Advantage (DA) members its lowest first mortgage loan refinance rate ever!

Auto – fixed rates

<u>Years</u>	<u>DA rate (%)*</u>	<u>Years</u>	<u>DA rate (%)*</u>
1	1.50%	2	1.75%
3	2.25%	4	2.50%
5	2.75%		

**The fine print . . .*

- Eligibility: Direct Advantage (DA) member
- Financing a new/used vehicle or refinance your existing auto loan from another lender
- Use your car as collateral and pay off bills
- Minimum credit score of 720 is required for a choose your term loan
- Rates subject to change
- Credit score less than 720? You are eligible for a 3.50% rate on purchase or refinance. Using your car as collateral to pay off bills you are eligible for a 5.75% rate

Our DA checking account is the best deal in town

KaiPerm members earn 6.00% on the first \$1000 and .11% on all amounts greater than \$1000 in their DA checking account. Just deposit your net paycheck into your active KaiPerm checking. Special loan and deposit rates for DA members too!

No gimmicks or hidden fine print. *No minimum balance requirement either.* Who does this?

NCUA insured up to \$250,000

Main - 7505 NE Ambassador Place, Suite A Portland OR 97220 – 971.266.4900

KPB - 500 NE Multnomah Ste 140 Portland OR 97232 - 503.813.3211 (temporarily closed)

Westside - 2875 NW Stucki Ave (Lower Level) Hillsboro OR 97124 - 971.310.3010 (temporarily closed)