



May 1, 2021

KaiPerm News

No mortgage insurance required

Most lenders require private mortgage insurance (PMI) on loans having a lending value of 80% or higher.* KaiPerm does not charge for mortgage insurance.

*Freddie Mac estimates most borrowers will pay \$30 to \$70 per month in PMI premiums for every \$100,000 borrowed.

Has your bank abandoned you?

KaiPerm offers Remote Capture Deposit (RDC) for members wishing to deposit funds electronically from their phone to their credit union account. You can also deposit funds at most US Bank ATMs. Go to our website to find a convenient ATM location.

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 that?

VISA Credit Card

The nation's 14 largest credit card issuers slashed \$99 billion from their customers' spending limits in 2020. Need help? Call us today.

Refinance now . . . before rates go up.

Real estate loan rates are rising. Now is a great time to refinance your first mortgage loan into a 15 year fixed rate loan. Today's rate is 2.50% at time of publication.

- Rates are increasing so apply NOW!
- Low costs
- Personalized service and fast closings

Auto loans

Looking for a vehicle? Avoid car dealers. Use KaiPerm's auto broker partner, AutoMentors. Contact Dale Gordon – 503-380-8282

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)