



KLIPPINGS

SUMMER 2019 Your guide to what's happening at Kemba

kemba.com

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CALENDAR

July

Consolidate debt with a Kemba Personal Loan.

- 4 Independence Day
Kemba Branches Closed

August

Buy a Duck, Feed a Child!

- 17 Kemba Night at GABP

September

Make improvements with a Kemba Home Equity Loan.

- 1 25th Annual Rubber Duck Regatta
2 Labor Day
Kemba Branches Closed

Kemba Night at Great American Ballpark

Saturday, August 17th!

Kemba Credit Union and the Cincinnati Reds have teamed up again for Kemba Night @ GABP. Watch your Reds take on the Cardinals while supporting the Cincinnati Fire Foundation! Tickets are deeply discounted to only \$20, with a portion of the ticket cost benefiting the Cincinnati Fire Foundation!

Visit kemba.com to buy tickets and for more information

*Service charges will apply.

Johnny Bench 150 Series Bobblehead
Free to first 20,000 fans!

.....
Ohio Lottery post-game concert from AJR!



FINANCIAL SUMMARY

Assets

\$960,244,214

Loans

\$824,310,786

Shares

\$821,993,604

Members

100,814

Net Worth

\$110,525,689

These figures are accurate as of May 31, 2019.

MVP CHECKING

CELLPHONE PROTECTION^{1,2}
FOR LESS!

\$6 PER MONTH

with the MVP Checking Account!

You get a top-notch checking account from Kemba, plus roadside assistance, identity theft aid^{1,2}, local savings, and many other perks!*

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

¹ Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

² Insurance products are: NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.



OPEN YOUR
ACCOUNT
TODAY!

NCUA

CEO CORNER



I am very excited to announce that your credit union recently surpassed 100,000 members. Kemba is only the 5th credit union in Ohio to reach this milestone. It is because of your continued support that we were able to reach such a significant milestone.

Kemba continues to partner with our community. During the past three months, Kemba has served our community with the following events: Shred Day, the Piggst Raffle Ever, and Kemba's Golf Classic. Shred Day helped protect member identities and the environment. The Piggst Raffle Ever benefited Adopt A Class, and the Kemba Golf Classic raised funds for the Cincinnati Fire Foundation. These events are a prime example of the credit union philosophy: People Helping People.

In the coming months, we will be supporting the Freestore Foodbank and the 25th Annual Rubber Duck Regatta. This event has helped feed our neighbors in Cincinnati for the past 25 years.

With the 2nd Annual Kemba Night at Great American Ball Park, Kemba members can support the Cincinnati Fire Foundation, as well as have a fun night at a Reds game. A portion of the discounted ticket price will benefit the Cincinnati Fire Foundation. Visit kemba.com to purchase tickets for the Saturday, August 17th game against the Cardinals.

Kemba Credit Union was recently named a 2019 Top Workplace by the Cincinnati Enquirer. I would like to thank Kemba's Board of Directors and the entire staff for making Kemba a top workplace in Cincinnati.

I would like to personally thank you again for your continued support of Kemba Credit Union. We are excited about the future and the positive impact that Kemba can have on the lives of our members.

Dan Sutton
President/CEO

Scholarship Winners

Congratulations to the following members who received a scholarship from Kemba and/or a scholarship from local area credit union alliances:

Francis Fox	Robert Duff
Grace Miller	Daniel Waldmann
Katherine Kahles	Andrew Vanderhorst
Sydney Neckel	Molly Sizemore
Nathan Grant	



100,000 MEMBERS STRONG!



Kemba Credit Union is proud to announce that we have surpassed 100,000 members! Chris Teeter, pictured with our President/CEO Dan Sutton was Kemba's 100,000th member. Thank you to all of our members for your continued support!

Student Loans



Student loans can be a complicated topic. With questions like:

- How much do you need?
- Can you get the assistance you need from the government?
- Do you need to contact a bank to cover your lending needs?

The list goes on and on. Fortunately for you, Kemba Credit Union has got you covered. Whether you are just getting started or know exactly what your loan needs are, we can help guide you through this complex and sometimes difficult process. Visit kemba.com to get started.



To earn your rewards, we just ask you to meet 3 simple criteria each monthly qualification cycle:

- Use your debit card 12 times
- View E-Statements
- Access online or mobile banking

*APY=Annual Percentage Yield. APYs accurate as of 4/1/2019. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Balances up to \$15,000 receive APY of 2.00%; and (2) balances over \$15,000 earn 0.15% dividend rate on portion of balance over \$15,000, resulting in 2.00% - 0.15% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers from accounts do not count as qualifying transactions. Fees may reduce earnings. Limit one account per SSN.

Insured by NCUA

CONSUMER FINANCING



Kemba Consumer Resources is a lending solution that partners with local retailers to get you the best financing options available. You name the financing need...we have it covered. Our simplified financing approach allows you to easily obtain the product or service you need with the backing of the Kemba name.

Introductory Period with NO Interest*
No Back Interest Charges
9.90% APR after Introductory Period*

For a list of retailers visit kemba.com.

*APR=Annual Percentage Rate. Introductory Period up to 12 months. With approved credit. Up to 12 months no interest option with Regular Minimum Payments required. Terms convert to regular account terms at the end of the introductory period based on new principal balance and rate of 9.90% Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%. Financing available through Kemba Retail Services clients. Terms and conditions may apply for loan approval.

KEMBA AUTO CENTER

Kemba's Auto Center can help you find that new or used car you've always wanted!

- Preferred Dealers
- Search New or Used Vehicles
- Kemba Financing Options
- Car Buying Advice
- Vehicle Values

Find your new car online at
kemba.com

MORTGAGES
with
CLOSING COSTS
as low as
\$500*



*Example of \$500 closing costs on a 30 year conventional loan. Loan Amount of \$160,000, interest rate of 4.125%, an annual percentage rate of 4.138%, principal and interest payment for 359 installments of \$775.44 and 1 installment of \$775.18; based on loan to value of 80% or lower; loans subject to approval; rates subject to change. Minimum credit score of 740 required. Payments do not include taxes and insurance premiums, if applicable, and the actual payment obligation will be greater. Please consult your tax professional about possible deductions. Rates for owner occupied primary residence. Rate as of 6/25/19.

Mobile
Mortgage
Center



Apply Online Today!
kemba.com



NMLS #422067

ENHANCED ESTATEMENTS NOW AVAILABLE FOR CREDIT CARDS!

Why eStatements?

- eStatements available for regular and credit card statements
- Save paper and save the environment
- Fast, free, and easy alternative to paper statements
- Easier to retrieve info when needed
- Eliminate a paper trail
- Reduce chances of fraud and identity theft
- Arrive faster than paper statements
- Simplify record keeping
- Easily access past statements
- Ability to download for permanent storage or print if needed
- Receive email notice when new eStatement is ready

SIGN UP NOW
WITHIN ONLINE BANKING!



KEMBA REALTY

Buying And Selling Your Home
MADE EASY!



Find The Right Agent Today!
kembarealty.com

Ohio **513.763.HOME**

Northern Kentucky **859.372.HOME**

Realty services are offered through Kemba Realty, Inc., an affiliate of Kemba Credit Union, Inc. Kemba Credit Union may receive a financial or other benefit because Kemba Credit Union has an ownership interest in Kemba Realty, Inc. Business conducted with Kemba Realty, Inc. is separate and distinct from any business with Kemba Credit Union.





SHRED DAY 2019

Paper collected:

192,600 pounds

Trees saved:

1,637

Families served:

3,390

Ruth Lyons Children's Fund Donations:

\$11,010.00



Kemba Credit Union has been named a 2019 Top Workplace. The Cincinnati Enquirer has recognized 126 Companies and Organizations in Cincinnati as Top Workplaces for 2019.



Kemba Credit Union is helping fight the battle against hunger. An estimated 1 out of 5 people in Ohio are considered to be food-insecure, a rate significantly higher than the national average. Starting in late July, Kemba branches will be selling rubber ducks for a chance to win a brand new car, among other prizes. Stop by your local Kemba branch, or call 513.762.5070 to help our neighbors in need. 100% of your contribution will benefit the Freestone Foodbank.

You could win a
2019 HONDA CR-V
and a chance to win the
**KEMBA MILLION
DOLLAR DUCK!**

For rules and regulations,
please visit
rubberduckregatta.org

For The Firefighters

On June 4, 2019, Kemba Credit Union hosted its 30th Annual Golf Classic at Aston Oaks Golf Course. Kemba raised \$24,365.47 that was donated to the Cincinnati Fire Foundation, a nonprofit organization that supports the purchase of equipment and training for local firefighters as well as fire safety education programs for local communities.



Left to Right: Cincinnati Fire Chief Roy Winston, Kemba President/CEO Dan Sutton, Cincinnati Fire Foundation President Ken Kuhn



**OPEN A KEMBA
CREDIT CARD
AND EARN
REWARDS!**

SCORECARD

**VISA PLATINUM
9.90% APR***

*APR = Annual Percentage Rate. Upon Approved Credit. Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%. Terms and conditions may apply for loan approval.

Locations

AMELIA

1135 Ohio Pike
Amelia, OH 45102

BLUE ASH

11450 Grooms Rd.
Cincinnati, OH 45242

BRIDGETOWN

5844 Bridgetown Rd.
Cincinnati, OH 45248

COLLEGE HILL

6230 Hamilton
Avenue
Cincinnati, OH 45224

FLORENCE

5935 Merchants St.
Florence, KY 41042

HARRISON

10396 Harrison Ave.
Harrison, OH 45030

KROGER BUILDING

1014 Vine St.
Cincinnati, OH 45202

PEYTON

1111 South Adams St.
Bluffton, IN 46714

QUEENSGATE

1045 West 8th St.
Cincinnati, OH 45203

SPRINGDALE

211 Northland Blvd.
Cincinnati, OH 45246

WEST CHESTER

8763 Union Centre Blvd.
West Chester, OH 45069

MAILING ADDRESS

P.O. Box 14090
Cincinnati, OH 45250

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513.762.5070
800.825.3622