



KLIPPINGS

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FALL 2019 Your guide to what's happening at Kemba

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- Coat Drive
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CALENDAR

October

Make your home ready for family get-togethers with a Home Equity Loan.

- 14 Columbus Day
Kemba Branches Closed

November

Earn More with a Kemba Certificate.

- 11 Veterans Day
Kemba Branches Closed
- 28 Thanksgiving Day
Kemba Branches Closed

December

Use your Kemba Visa® Card for holiday gifts!

- 24 Christmas Eve
Kemba Branches Closed PM
- 25 Christmas Day
Kemba Branches Closed

FINANCIAL SUMMARY

Assets

\$979,741,604

Loans

\$844,615,371

Shares

\$821,277,733

Members

102,123

Net Worth

\$113,730,713

These figures are accurate as of August 31, 2019.



Kemba Senior Services is powered by ARC Benefit Solutions.

Making Your Medicare Transition Simple.

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- Coverage for your individual situation.

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877-235-5873.

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

THANKS FOR YOUR SUPPORT!



On August 17, 2019, Kemba Credit Union partnered with the Cincinnati Reds to host Kemba Night at Great American Ball Park, benefiting the Cincinnati Fire Foundation. Through ticket sales Kemba raised \$3,330 for the Cincinnati Fire Foundation.

Pictured left to right (Dan Sutton, Kemba Credit Union CEO – Tom Thole, Kemba Credit Union Board Chairman – Jerry Ziegelmeyer, Kemba Credit Union Board Vice Chairman – Ken Kuhn, Cincinnati Fire Foundation President – Phil Castellini, Cincinnati Reds President and Chief Operating Officer).



CEO CORNER



Your credit union is continuing to grow as we add new members, loans and deposits. We are excited to announce that we recently relocated our Queensgate office to 1119 W. Eighth Street. To better serve you, this new full-service branch provides drive thru service along with a drive-up ATM.

We continue to support our local communities. In August, we hosted our 2nd Annual "Kemba Night at Great American Ball Park". This event helped raise more than \$3,300 which was donated to the Cincinnati Fire Foundation, a not-for-profit corporation that supports the Cincinnati Fire Department. Once again, Kemba partnered with the Freestore Foodbank to help sell rubber ducks for the Rubber Duck Regatta. Kemba, along with Kroger and other local businesses helped raise more than \$1,000,000 which will provide approximately 3 million meals to those in need. Starting in late October, Kemba will collaborate with St. Vincent DePaul to support the WLWT Coat Drive. Donate your new or gently used coats at any one of our convenient branch locations.

Over the past few months, mortgage rates have dropped. Now is a great time to think about refinancing your current home or purchasing a new one. Our mortgage representatives will work with you to find the best home financing solution. Visit one of our convenient branch locations, call one of our knowledgeable mortgage representatives or visit us online at Kemba.com to learn more and apply today.

Kemba is proud to announce we are offering a new car buying service, Tru Shop-by-Payments. Members can shop for vehicles that match their monthly budget from local auto dealers. This new car buying member benefit is a unique personalized shopping experience, designed to make your car buying experience easier. Tru Shop-by-Payments is located online at Kemba.com within the Kemba Auto Center.

Kemba continues to support our small business partners by adding new products and solutions to help grow their business. We recently launched Autobooks, the simplest way for small businesses to manage customer payments. Autobooks allows businesses to create and send invoices electronically and allows their customers to pay the invoice online. Autobooks is another clear example of how Kemba Credit Union is working for you.

We appreciate your loyal support and we wish you and your family happiness for the upcoming holiday season.

Dan Sutton
President/CEO

Get Green Checking Pays You 2.00% Annual Percentage Yield*

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 9/1/2019. 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 between accounts do not count as qualifying transactions. Fees may reduce earnings. Limit one account per SSN.

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*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.

CALL FOR NOMINATIONS

For the election of Kemba Credit Union Board of Directors.

Dave Hanna, Chair of the Nominating Committee for the election of Kemba Credit Union Board of Directors, is accepting nomination requests. Any Kemba member that is in good standing and interested in candidacy for the Board of Directors, should submit their name and qualifications to Dave Hanna, Nominating Committee, Kemba Credit Union, Inc. P.O. Box 14090 Cincinnati, OH 45250 prior to October 31, 2019. The Nominating Committee will select candidates based on their eligibility and qualifications. Incumbent Board Members who have indicated they will stand for re-election are: Tom Thole, Jerry Ziegelmeyer, and Deborah Davis.



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*Example of \$500 closing costs on a 30 year conventional loan. Loan Amount of \$160,000, interest rate of 3.625%, an annual percentage rate of 3.705%, principal and interest payment for 359 installments of \$729.68 and 1 installment of \$730.40; 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 9/12/19.



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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.



*Valid on new MVP checking accounts only. Upon approved credit. Additional terms and conditions may apply for approval.

QUEENSGATE BRANCH RELOCATION!

We are excited to announce that we have relocated our Queensgate branch next door to 1119 W. 8th Street Cincinnati, Ohio. This new branch offers drive-thru access, along with a drive-up ATM.

GIVE WARMTH THIS SEASON.

Starting late October, all Kemba branches will be accepting donations of new or gently worn coats, Kemba, in collaboration with **St. Vincent DePaul** and **WLWT Channel 5**, will be supporting the coat drive. Stop by any Kemba branch and donate a new or gently worn coat this holiday season.

Kids' coats and men's XL coats are the greatest need.



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2019 RUBBER DUCK REGATTA RESULTS

Thank you to everyone that bought a duck for the 25th Annual Freestore Foodbank Rubber Duck Regatta! Together we helped the Freestore Foodbank raise more than one million dollars providing more than 3 million meals for hungry children and families in our area.



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 Ave.
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

1119 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

kemba.com
513.762.5070
800.825.3622

