



kemba.com

KLIPPINGS

SUMMER 2020 Your guide to what's happening at Kemba

AN IMPORTANT MESSAGE FROM PRESIDENT/CEO DAN SUTTON

"People Helping People," this is the credit union philosophy. I am so proud of the entire Kemba Credit Union family. During these difficult and uncertain times, we continue to stick together, we lean on each other, we pick each other up and we cheer each other on. People Helping People are not just "feel good" words. People Helping People means we offer encouragement and confront problems together.



When I say we, I am referring to all of us: Kemba employees, our Board of Directors, our business partners, our community residents, small businesses and of course you, our members. We are a credit union family, and we are People Helping People.

Thank you for your patience, flexibility and understanding as we continue to make service adjustments to protect you, our staff and the communities we serve. Kemba is following guidance from public health officials to make your branch experience at Kemba Credit Union as safe as possible. Below you'll find some of the safeguards currently taking place in our lobbies.

WHAT TO EXPECT WHEN YOU ARRIVE AT A BRANCH

- We will be limiting our branch lobbies with occupancy limits for teller transactions. We highly encourage you to use our drive-thru or ATM if possible.
- If you need to meet with a member service representative or a branch manager, we ask you to make an appointment in advance. To schedule an appointment at a branch, please visit kemba.com. For the safety of our staff and members, we will conduct health screenings for all appointments.
- When the branch lobby is at capacity, members and guests will be asked to wait outside and follow 6-foot social distancing guidelines.
- Please keep the number of people accompanying you to a minimum.
- Restrooms, coffee, and popcorn are currently unavailable.

PLEASE WEAR A MASK AND HELP PRACTICE SOCIAL DISTANCING

- Your health and the health of our employees is our top priority. Kemba staff will be wearing masks and we request that you wear one also. We may ask that you lower your mask briefly, so we can verify your identity.
- We have placed floor decals 6 feet apart throughout the lobby to make sure we are all practicing social distancing.

KEMBA HAS TAKEN STEPS TO PROTECT YOU

- New barriers have been installed at the teller lines and in offices.
- We have implemented enhanced professional cleaning and sanitizing procedures.
- Employees are cleaning surfaces regularly throughout the day.

WE ENCOURAGE YOU TO ACCESS YOUR ACCOUNTS ONLINE

- By visiting kemba.com to access Online Banking or by downloading the Kemba mobile app on your smartphone or tablet, you'll have secure access to your account when you need it from the comfort of your home.

In an effort to provide financial relief to all of our members, we temporarily suspended many of our fees over the past few months. As the economy continues to re-open, we will resume our normal fee schedule effective August 1, 2020. For a list of fees that will be re-instated, please see page 2.

I am proud to announce that Kemba Credit Union was once again named a Top Workplace by the Cincinnati Enquirer. I would like to thank Kemba's staff for their dedication in helping Kemba receive this prestigious honor for the second year in a row. I am also excited to share that construction has started on our new corporate headquarters in West Chester, Ohio. It is because of your continued membership and support that we have outgrown our current building. For more information, please read the article on page 2.

On behalf on Kemba's Board of Directors and Management Team, we wish you a healthy, safe and enjoyable summer.

Dan Sutton
President/CEO



INTRODUCING OUR NEW CORPORATE HEADQUARTERS IN WEST CHESTER, OHIO. NOW UNDER CONSTRUCTION.

We are proud to announce we have started construction on our new Corporate Headquarters. The new building will be adjacent to our current headquarters in West Chester. The 8-story, nearly 150,000 square-foot building will be one of the larger office complexes in the growing West Chester community.

The new headquarters will have a capacity to house more than 370 employees and more than 20 departments. We will continue to operate our full-service branch at the current location.

Dan Sutton, President/CEO, said "thanks to the loyal and dedicated commitment of our members, we have outgrown our current corporate headquarters. The new building will allow us to expand, create new jobs and position Kemba Credit Union to successfully serve our members in the future."

We expect the building to be complete in late 2021.



We're proud to announce that Kemba Credit Union has been named a Top Workplace by The Cincinnati Enquirer for the second year in a row! Thank you to all of our employees who participated in a recent survey to help make this happen.

FEE NOTICE

In an effort to provide financial relief to all of our members, Kemba temporarily suspended certain fees during the COVID-19 crisis. **Effective August 1, 2020** the following fees will be re-instated:

- ATM/Debit Monthly Cardholder Fee
- Loan Deferment Fees
- Loan Late Payment Fees
- Non-Kemba Owned ATM Withdrawal Fees (additional ATM-owner surcharge fees may apply)
- Non-Sufficient Funds (NSF) Fees
- Overdraft Privilege Fees

Please refer to our fee schedule for a complete list of fees.



Introducing the Kemba Plus Benefit Program.



How does the Kemba Plus Benefit Program work?

It's simple:

- Be a Kemba Credit Union member.
- +
- Work with a Kemba Realty agent on your new home purchase.
- +
- Finance your new home through Kemba Credit Union.
- =
- Earning a rebate on your new home!

How much can I save?

If your Kemba Realty agent earns a commission of 3 percent, you will receive a rebate in the form of a credit at closing of 10 percent of the Kemba Realty agent's earned commission on your Kemba Credit Union mortgage closings costs and prepaid items.

Here's an example: If the purchase price of your new home is \$200,000 and the 3 percent earned commission received by the Kemba Realty agent is \$6,000, then you would save 10 percent of that, which is \$600.

Visit kemba.com for details!

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.

Your rebate is based on up to 3% commission earned by the Kemba Realty agent, up to a maximum of a \$10,000 credit. Borrower(s) are eligible to save up to 10% of the agent's earned commission, which will be credited on the closing disclosure and applied to closing costs and prepaid items. To be eligible for your rebate, you must be a Kemba Credit Union member, use a Kemba Realty agent and finance your home through Kemba Credit Union, and notify the Kemba Realty agent prior to the projected closing date and execution of contract. Kemba Plus Rebate Program is subject to change without notice. The Kemba Plus Rebate Program is available only on properties in Ohio and Kentucky. Mortgage approval is based upon credit worthiness. Not everyone will qualify. Borrower(s) understands that they are under no obligation to use a Kemba Realty agent and it will not affect the mortgage process; including approval, rates, fees or costs.



NMLS# 422067

Home Equity Line of Credit

Get ready for those memorable Summer nights in your oasis. Use the equity in your home to secure a low rate Home Equity Line of Credit from Kemba.

You can also use your home's equity for many other financial needs such as:

- Education expenses
- Major life events

- Major home improvements
- Debt consolidation
- Emergency reserve
- And much more!



APPLY ONLINE
kemba.com
or with our Mobile App!

Kemba Credit Cards GREAT RATES, PLUS REWARDS! WITH SCORECARD



VISIT
KEMBA.COM
and find the
card that is
right for you!



APPLY ONLINE
kemba.com
or with our
Mobile App!

SCHOLARSHIP WINNERS

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

Asia Werner ■ Katherine Draginoff ■ Emma Fritsch ■ Olivia Clausen ■ Patricia Bishop ■ Jonathan Waldmann

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



Rates starting as low as

3.18% APR*

TRU SHOP-BY-PAYMENT

Find the Right Car at the Right Payment® Get personalized pre-qualified payments on all of the available inventory matching your budget. No impact on your credit. No obligation to buy.

*APR = Annual Percentage Rate. Model years 2017 - 2021. Minimum credit score of 780+ required. Maximum term of 63 months. Example loan in the amount of \$20,000.00 for 63 months, would have a monthly payment of \$343.45, with an interest rate of 2.990% and an APR of 3.183%. New money only. Upon approved credit. Kemba refinances do not apply. Rates subject to change. This rate is accurate as of 04/10/2020.

Enhanced Services with a New Name

MIDWEST FINANCIAL PARTNERS IS NOW OCTAVIA WEALTH ADVISORS



You already know Midwest Financial Partners as one of our most important allies in bringing you complete financial planning services. Now they have a new name and an enhanced ability to help you build your future. You'll still be working with the same trusted team with the added advantages of better technologies and improved strategies. We know you'll be pleased by the positive changes Octavia has introduced as an independent registered advisory firm offering you even stronger support!

Octavia's dedicated professional team includes Don Hughett, Ashley Seyberth, Brad Lauch, Stephanie Stegmuller, and Justin Setzekorn. This group of financial advisors remains dedicated to providing our members with personalized guidance for their financial services needs.

Effective July 1, 2020

The availability of funds deposited to your transaction accounts will be adjusted to align with new regulatory requirements. The first \$225 of your check deposit will be available on the first business day after the day of your deposit. A longer hold may apply if you deposit checks totaling more than \$5,525. If we delay your ability to withdraw funds, we will notify you when the funds will be available.

Shop Local. Save Local. with **MVP CHECKING**



BROWSE:

Get discounts that fit each day, each plan, each purchase.

SHOP:

The restaurants and shops you know and love are included in the BaZing savings network, right where you live and across the nation.

SAVE:

Simply show your mobile coupon to the retailer for instant savings.

PLUS



roadside assistance



cell phone protection^{1,2}



ID theft aid^{1,2}

FOR ONLY \$6 PER MONTH!

OPEN YOUR ACCOUNT TODAY!

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.

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.

Looking for Kemba Consumer Resources financing? Just stop by any of our preferred clients and ask about Kemba financing options.

Visit kemba.com for a complete list of clients.



**BUY A DUCK
FEED A CHILD**
rubberduckregatta.org



DETAILS COMING SOON!

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

CALENDAR

JULY

July 4, 2020
Independence Day
Kemba Branches Closed

AUGUST

Buy a Duck, Feed a Child!

SEPTEMBER

September 7, 2020
Labor Day
Kemba Branches Closed

FINANCIAL SUMMARY

ASSETS
\$1,106,646,673

LOANS
\$928,325,148

SHARES
\$944,839,328

MEMBERS
106,188

NET WORTH
\$120,623,740

These figures are accurate as of May 31, 2020.

kemba.com
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