



KLIPPINGS

WINTER 2020 Your guide to what's happening at Kemba

kemba.com

In this issue:

- Money Market Accounts
- Kemba Credit Cards
- Kemba Auto Center
- Get Green Checking
- Kemba Scholarships
- MVP Checking

CALENDAR

January

Consolidate debt with a Kemba Personal Loan.

1 New Years Day
Kemba Branches Closed

20 Martin Luther King Jr. Day
Kemba Branches Closed

February

Invest with a Kemba Certificate

5-9 Auto Expo

7 Kemba Scholarship
Applications Due

17 Presidents' Day
Kemba Branches Closed

18 Kemba Annual Meeting



Earn More with a KEMBA MONEY MARKET ACCOUNT

BALANCE	APY*	DIVIDEND RATE
\$2,500 - \$24,999	1.100% APY*	1.094% RATE
\$25,000 - \$74,999	1.200% APY*	1.193% RATE
\$75,000+	1.300% APY*	1.292% RATE

*APY = Annual Percentage Yield. Rates accurate as of 11/1/2019 and subject to change. Up to 6 online transactions per month.

Open Now
WITHIN ONLINE BANKING!
Insured by NCUA

FINANCIAL SUMMARY

Assets

\$998,565,130

Loans

\$870,952,318

Shares

\$849,282,143

Members

103,094

Net Worth

\$116,151,614

These figures are accurate as of November 30, 2019.



CALL US AT
513.762.1692

Calling All First-Time Home Buyers!

See if you are eligible to receive a Federal Home Loan Bank grant up to

\$5,000

from the Welcome Home Program
Funds are limited. Contact us now!

CEO CORNER



I'm excited to share that Kemba Credit Union has experienced another very successful year. In 2019, Kemba was named a Top Workplace in Cincinnati, we welcomed our 100,000th member to the Kemba family and we finished the year as a \$1 billion credit union. The Board of Directors and management team are committed to investing in products and services that enhance our members' financial lives. As we turn the page on the calendar and look forward to a new year, I'm excited about what 2020 will bring to your credit union.

Kemba's Community Outreach Committee and staff were very busy supporting our local communities in 2019. Below are just a few of the highlights of our participation in the community:

- We securely shredded the information-sensitive documents of more than 3,300 households and collected over \$11,000 for the Ruth Lyons Children's Fund at our annual Shred Day event.
- With our partnership with the Freestore Foodbank's Rubber Duck Regatta, we raised over \$51,000, which provided over 150,000 meals.
- We continued to partner with St. Vincent de Paul to collect coats to distribute to our neighbors in need.
- Our involvement with the Adopt-A-Class program allowed 32 local students to receive Thanksgiving meals and Christmas presents.
- We raised over \$27,000 for the Cincinnati Fire Foundation through our annual golf outing and Kemba Night at the Cincinnati Reds baseball game.

Our MVP Checking account provides member benefits like cellphone protection, roadside assistance and discounts from local retailers. Kemba introduced a "School Pride" checking account in 2019 with Lakota West High School as our inaugural partner. A portion of every purchase made with a Lakota West Firebirds branded debit card is donated back to the Firebird community.

Kemba Senior Services recently partnered with ARC Benefit Solutions to help navigate and simplify the process of selecting the most appropriate Medicare coverage. Visit us online at kemba.com for more information.

In 2019 we introduced Autobooks to support our small business partners. Autobooks is a new solution within Online Banking that helps business owners streamline their billing process so they can focus on growing their business.

I would like to personally thank you for your continued support of Kemba Credit Union. From all of us at Kemba, we hope your holidays were filled with warmth and happiness and wish you a healthy and happy new year!

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 12/1/2019. 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% to 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.

Insured by NCUA

Home Equity Line of Credit

Winter is here.

Sit cozy inside your newly remodeled basement to escape the cold. Just use the equity in your home for a Home Equity Line of Credit. It's a great time to get a low rate line of credit from Kemba.

You can 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!

Questions?
513.763.8189

Equal Housing Lender
NMLS 422067

MAKE THIS WINTER WONDERFUL!

SCORECARD

Open a Kemba Credit Card and Earn Rewards!

Using your Kemba credit card can turn your everyday purchases into that dream vacation you've always wanted or a new TV.

Apply Today!
kemba.com • 513.762.1600
Kemba Mobile App

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.



Kemba Credit Union BOARD ELECTION

DEBORAH GENTRY DAVIS

Deborah has been a Kemba member for 28 years, and was elected as a Kemba boardmember in 2002. Deborah is the Board Secretary and is also serving as a member of the Benefits Committee, providing guidance on various Human Resource issues. Deborah spent many years with BASF, Cognis Corporation and SDRC, all in Human Resources management positions. Currently, Deborah is VP, Human Resources at Future Home of Hard Rock Cincinnati. She is also the co-founder and Principal Consultant with Gentry Davis Consulting Group and Deborah is very active in the community. Deborah holds a Bachelor of Science Degree in Business Administration from the University of Baltimore.



TOM THOLE

Tom was elected to the Kemba Board in 1989 and has been re-elected in every term since 1992. Tom was appointed Chairman of the Board in 2015. He was employed by The Kroger Company for 37 years and has been a credit union member since 1965. Tom graduated from Xavier University in 1970 and from the Salmon P. Chase College of Law in 1974. He passed the Ohio State Bar Exam and has been in the active general practice of law since 1974. Tom resides in Anderson Township with his wife, LaVerne.



JERRY ZIEGELMEYER

Jerry has been a Kemba member for more than 33 years. He has served as a member of Kemba's Board for 26 years and is also the Chairman of Kemba Realty Inc. and CU Advantage Inc., Kemba's credit union service organizations. Jerry is the Chief Financial Officer for Sardinia Concrete Company. He holds a Bachelor of Arts Degree in accounting and business from Thomas More College and an MBA from Xavier University.



ANNUAL MEETING 2020 Tuesday, February 18, 2020

KEMBA WEST CHESTER AUDITORIUM
8763 Union Centre Blvd. • West Chester, OH 45069

Business Meeting 1:00pm

The Annual Meeting is open only to Kemba Members.
Call **513.762.1641** to RSVP.

Please detach and mail in the proxy ballot today!

Kemba Credit Union is a cooperative financial institution owned and controlled by its members, and established to promote thrift and provide credit to those who belong. It is true that Kemba offers many of the same services as other financial institutions. But, unlike them, Kemba is a not-for-profit organization. As a cooperative, Kemba is not owned by a company, by an individual, or by some distant corporation with little interest in you. You own your credit union. Because you have \$5.00 in your regular share account, you have a voice in how it is operated. Kemba is committed to serving you, our credit union member. That's why your vote at the Annual Meeting through the return of your proxy is so important. This system assures all members vote on the election of directors, and on any action on proposed amendments or new business.

Revocable Proxy

I hereby constitute and appoint Dave Hanna, Bruce Raines, and Bob Weitzel or any of them as my proxy to cast votes to which I am entitled, for all general business and for election of Directors, at the 2020 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held February 18, 2020). This proxy authorizes the above named individuals to vote on the following: (1) approval of minutes of prior meeting, (2) election of Directors, (3) matters incidental to the conduct of the meeting, and (4) matters of which management is presently unaware. This proxy will be valid eleven months from the date it is signed.

Mail to:
Kemba Credit Union
Attention: Proxy Committee
GBQ Partners
230 West St., Suite 700
Columbus, OH 43215

Name (Please Print): _____ Account No: _____

Signature: _____ Date: _____

This Proxy is solicited on behalf of management of Kemba Credit Union, Inc.

KEMBA SCHOLARSHIPS

Kemba is offering five - \$1,000 scholarships. Applications are available online at kemba.com. Applications must be completed and postmarked or delivered to any Kemba location no later than February 7, 2020.

KEMBA AUTO CENTER

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.

Find your new car online at kemba.com

New Cell Phone?

PROTECT IT WITH MVP CHECKING!^{1,2}

PLUS OTHER GREAT PERKS for only \$6 per month!

NCUA

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.



KEMBA MOBILE APP: *New Features, New Security!*

eStatements

Trade the paper clutter for easy electronic statements.

MyMoney

A great tool to keep your money organized and help you budget your finances.

IMPORTANT:

The mobile app will be updated with new features late January / early February. As a security enhancement for this new version, please know that your User ID and password will need to be re-entered. Look for additional information inside the app.

KEMBA REALTY



kembarealty.com

Download Our New Mobile APP!

The Kemba Realty App brings the most accurate and up-to-date real estate information right to your mobile device! With the Kemba Realty App, you have access to all homes for sale and MLS listings throughout Greater Cincinnati.*



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. *Data charges may apply.



Locations

AMELIA

1135 Ohio Pike
Amelia, OH 45102

COLLEGE HILL

6230 Hamilton Ave.
Cincinnati, OH 45224

KROGER BUILDING

1014 Vine St.
Cincinnati, OH 45202

SPRINGDALE

211 Northland Blvd.
Cincinnati, OH 45246

BLUE ASH

11450 Grooms Rd.
Cincinnati, OH 45242

FLORENCE

5935 Merchants St.
Florence, KY 41042

PEYTON

1111 South Adams St.
Bluffton, IN 46714

WEST CHESTER

8763 Union Centre Blvd.
West Chester, OH 45069

BRIDGETOWN

5844 Bridgetown Rd.
Cincinnati, OH 45248

HARRISON

10396 Harrison Ave.
Harrison, OH 45030

QUEENSGATE

1119 West 8th St.
Cincinnati, OH 45203

MAILING ADDRESS

P.O. Box 14090
Cincinnati, OH 45250

kemba.com
513.762.5070
800.825.3622