



# KLIPPINGS

FALL 2020 Your guide to what's happening at Kemba

[kemba.com](http://kemba.com)

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### CALENDAR

#### OCTOBER

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

**12** Columbus Day  
Kemba Branches Closed

#### NOVEMBER

*Invest with a Kemba Certificate.*

**11** Veterans Day  
Kemba Branches Closed

**26** 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

\$1,130,742,380

#### LOANS

\$939,130,235

#### SHARES

\$972,591,021

#### MEMBERS

106,903

#### NET WORTH

\$123,587,393

These figures are accurate as of August 31, 2020.

## SCHEDULE A BRANCH APPOINTMENT

If you need to meet with a member service representative or a branch manager, we ask you to make an appointment in advance. For the safety of our staff and members, we will conduct health screenings for all appointments.

To schedule an appointment at a branch, please visit

**KEMBA.COM**



## 10/1 JUMBO ADJUSTABLE RATE MORTGAGES APPLY ONLINE AT KEMBA.COM

**2.875%Rate 2.891%APR\***

REFINANCE ONLY

CALL 513.762.1692 FOR PURCHASE DETAILS.



NMLS #422067

\*APR=Annual Percentage Rate. Upon approved credit. Example monthly payment of \$2,696.80 principal and interest only, is based on a loan amount of \$650,000 and rate of 2.875%, credit score of 700+ and an 80% loan-to-value. Advertised Annual Percentage Rate (APR) is effective as of 9/25/2020 and these rates are subject to change without notice. 30 Year Amortization. The 10/1 Adjustable Rate Mortgage is a 30-year mortgage, with fully amortizing principal and interest payments and an initial 10 year fixed rate period. After the initial fixed rate period, payments may vary for the remainder of the loan term. During this time the payments, interest rate and annual percentage rate may increase or decrease. Owner occupied single-family residence only. Loans subject to approval. Not available in all states. Rates may vary based on loan amount. Payment shown does not include taxes and insurance. The actual payment amount may be greater. Any changes to the interest rate include a rate cap that limits the amount the interest rate can increase: first adjustment 2%, thereafter 2% per year with a maximum of 4% over the life of the loan. Rate range 2.875% - 6.875%. The rate on a worst case scenario may be 2.875% for the first 10 years, 4.375% in year 11 with a payment of \$3,439.85, 6.875% in years 12 and beyond with a payment of \$4,270.04. NMLS#422067.

## 31ST ANNUAL KEMBA GOLF CLASSIC

On September 22, 2020 we hosted our 31st Annual Golf Classic at Aston Oaks Golf Course. We raised \$36,207.64 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: Kemba President/CEO Dan Sutton, Cincinnati Fire Chief Roy Winston, Cincinnati Fire Foundation President Ken Kuhn, Kemba Board Chairman Tom Thole

# CEO CORNER



I hope this newsletter finds you and your family safe and well. We've certainly experienced a lot together over the past six months. We've had to learn to physically distance ourselves from our family and friends, while managing to stay emotionally close and connected to one another. Masks and plexiglass have become our new normal, and at times, six feet can feel like six miles. Through the challenges we have faced together, I am incredibly proud of all of us. Our staff continues to faithfully serve our members and each other, and our members continue to accept and adapt to our service changes. While this year has presented many challenges, our commitment to our members has not, and will not change. We will continue to make adjustments as necessary to protect our staff and our membership, while remaining dedicated to providing exceptional member service. I want to sincerely thank you, our members, for choosing us as your financial services partner. We value your business, and we cherish your credit union membership.

All Kemba branch lobbies are open. Per government orders, masks are required inside all Kemba locations and we are limiting the number of members in each lobby at one time. For your convenience, most of our branches offer drive-thru services. As another safe and convenient service option, we offer online and mobile banking. These digital solutions allow you to access your account anytime, and anywhere safely and securely. If you need to visit a branch to meet with a branch manager, a member service representative, or a mortgage loan specialist, we kindly ask you to schedule an appointment in advance. Scheduling an appointment is easy and can be done by visiting [Kemba.com](http://Kemba.com) or using your Kemba Mobile App.

I'd like to share with you some of the financial solutions we offered our members during these uncertain times. We partnered with the Small Business Administration to provide loans to our small business members through the Paycheck Protection Program. We approved more than 230 Paycheck Protection loans totaling more than \$6.3 million dollars. Businesses used these funds to help cover their payroll expenses as well as mortgage payments, rent and utilities. We provided loan deferments to more than 9,300 borrowers, while also suspending most of our fees and charges during the months of April through July. These are just a few examples of how we supported our members during these challenging times.

We realize we are not through these tough times yet. Please know that we are here for you, and we are committed to serving you. If you experience a financial hardship, we encourage you to contact us.

Thank you for your continued trust and confidence in us. From our Kemba family to yours, we wish you good health and happiness for the upcoming holiday season.

**Dan Sutton**  
President/CEO

## BUSINESS LOANS

Regardless of its size, a business always has needs. You can cover just about any of them with a Kemba business loan.

Whether it's equipment, vehicles, more space, or working capital to grow, we can help you obtain it.

CALL DEL SCHIFERL, KEMBA'S  
COMMERCIAL LENDING MANAGER  
513.763.1857

## 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, 2020. 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: Kay Asbrock, Tim Martin, Dan Sutton, and Tom Thole.

## 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](http://kemba.com) • 513.762.1600 • Kemba Mobile App

**VISA PLATINUM 9.90%** APR\*

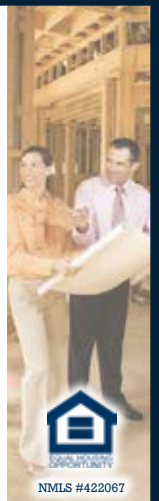
\*APR = Annual Percentage Rate. Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%. Approval is based upon credit worthiness. Terms and conditions may apply for loan approval. Not everyone will qualify for the credit terms advertised.

## YOUR DREAM MADE INTO REALITY. CONSTRUCTION LOANS.

- Available for construction of your primary residence.
- Convenient one-time loan application.
- Interest-only payments during construction based on amount drawn.
- Simple conversion process to permanent mortgage loan.
- Fixed - ARM - Conforming - Jumbo.

For more information on Home Construction and Lot Loans, call us today!

**513.762.1692**



NMIS #422067

Earn More with a  
**KEMBA  
MONEY MARKET  
ACCOUNT**



*Open Now*  
**AT YOUR LOCAL BRANCH OR  
WITHIN ONLINE BANKING!**

Insured by NCUA

Shop Local. Save Local.  
with **MVP CHECKING** powered by BaZing






  
**roadside assistance cell phone protection<sup>1,2</sup> ID theft aid<sup>1,2</sup>**  
**FOR ONLY \$6 PER MONTH!**

**VISIT KEMBA.COM  
FOR MORE DETAILS!**

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.

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

<sup>2</sup> Monthly fee covers insurance products. Insurance products are: NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION OR AFFILIATES.



**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%<sup>APR\*</sup>**

**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 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 9/25/2020.



**2020 RUBBER  
DUCK REGATTA**

Thank you for supporting the Freestore  
Foodbank Rubber Duck Regatta this year.  
200,000 ducks were sold in Greater Cincinnati  
with more than 1 million dollars raised to  
combat hunger in our communities.



Kemba Senior Services is powered by ARC Benefit Solutions.

## MAKING YOUR MEDICARE TRANSITION SIMPLE.

- No-cost consultation
- Coverage for your individual situation

### WHAT WE OFFER:

- Medicare Advantage
- Medicare Supplements
- Prescription Drug Plans
- Dental, Vision, and Travel Insurance

**CALL US TODAY!**  
**877.235.5873**  
**kemba.com/kss**

Not affiliated, endorsed by, or connected with any government agency or the federal Medicare program. Calling the number below may direct you to a licensed insurance sales agent. 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.**



## The Kemba Plus Benefit Program.



USE A KEMBA REALTY AGENT



PURCHASE AND FINANCE YOUR NEW HOME THROUGH KEMBA CREDIT UNION.



**EARN A REBATE ON YOUR NEW HOME!**



Visit [kemba.com](http://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

## 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 45248

### 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 8<sup>th</sup> St.  
Cincinnati, OH 45203

### MAILING ADDRESS

P.O. Box 14090  
Cincinnati, OH 45250

**kemba.com**  
**513.762.5070**  
**800.825.3622**