



# KLIPPINGS

WINTER 2021 Your guide to what's happening at Kemba

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

## In this issue:

- Now Hiring
- Kemba Auto Center
- Ask Kemba
- Get Green Checking
- Kemba Plus Benefit Program
- MVP Checking

### CALENDAR

#### January

1 New Years Day  
Kemba Branches Closed

18 Martin Luther King Jr. Day  
Kemba Branches Closed

#### February

5 Kemba Scholarship  
Applications Due

15 Presidents' Day  
Kemba Branches Closed

16 Kemba Annual Meeting

## NOW HIRING!

**VISIT KEMBA.COM FOR DETAILS**

Kemba Credit Union is an Equal Opportunity Employer/M/F/D/V.



Kemba Credit Union is hiring throughout the Greater Cincinnati area and we have some wonderful job opportunities available! Submit your application online today, so that you can be a part of the Kemba team and experience a great workplace environment, with awesome benefits.

## HAVE A QUESTION? ASK KEMBA

Did you know there are multiple ways you can pay your Kemba loan online? Take a look at the Ask Kemba chatbot for all of the ways you can pay your Kemba loan today! Just type in "Pay My Loan Online" it's that easy.

The Ask Kemba chatbot will answer other Kemba questions you may have, too. Just go online and get answers today at [kemba.com](http://kemba.com).



**VISIT KEMBA.COM TO ASK A QUESTION**

### FINANCIAL SUMMARY

#### ASSETS

\$1,165,227,609

#### LOANS

\$938,669,573

#### SHARES

\$1,007,912,472

#### MEMBERS

107,409

#### NET WORTH

\$126,778,462

These figures are accurate as of November 30, 2020.

## MORTGAGE FINANCING OPTIONS AVAILABLE!

Get Pre-Qualified at [kemba.com](http://kemba.com)  
Questions? 513.762.1692



Mobile Mortgage Center



NMLS #422067

## OPEN A KEMBA CREDIT CARD AND EARN REWARDS!



Using your Kemba credit card can turn your everyday purchases into that new grill you've wanted or a new TV! Kemba Credit Union has teamed up with ScoreCard® offering a point-based credit card rewards program. Just use your Kemba credit card for qualifying purchases to accumulate points that you can then redeem for merchandise and other rewards.

### APPLY TODAY!

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

# CEO CORNER



As we look back on 2020, it's hard to forget all the challenges we experienced together. Together we endured a once in a lifetime global pandemic, accompanied by a financial recession. From the start of the pandemic, we were forced to modify our behaviors, habits, and routines. We were asked by health professionals to distance ourselves from loved ones, family members, and friends. It was indeed a year of uncertainties and frustrations. While 2020 may be a year that many of us want to forget, I will never forget how Kemba's Board of Directors and staff stepped in to offer much needed support for members of our credit union, small business community, and neighboring areas.

## Support for our Members

We continued to work with our members to provide financial support during this pandemic. Some examples of this include creating a new pandemic hardship loan program, deferring loan payments, waiving monthly and transaction fees, and providing our Summer Skip-A-Payment loan program at no cost to members. We invested in a comprehensive online/mobile branch scheduling tool to serve members effectively and safely.

## Support for Small Businesses

Becoming a Small Business Administration Paycheck Protection Program lender for local businesses was a high priority for the credit union. Kemba's staff worked tirelessly to implement this program and bring much needed financing to our small business members. I'm proud to report that more than 230 local businesses turned to Kemba to take advantage of this small business loan program.

## Support for our Communities

Although health and safety restrictions did not allow us to hold some of our major community events in 2020 like Shred Day, we still managed to positively impact our local communities. For example, we raised nearly \$40,000 for the 2020 Freestore Foodbank Rubber Duck Regatta and our annual golf outing raised more than \$36,000 for the Cincinnati Fire Foundation.

I am immensely proud of the entire Kemba Credit Union team. They continue to report to work each day, committed and dedicated to supporting each other and the membership. They are more than financial first responders, they are member service heroes, living out the credit union motto of "people helping people" every day.

As we turn the calendar to 2021, I am confident that there are brighter days ahead for all of us. On behalf of the Board of Directors and the entire Kemba Credit Union team, we wish you a very safe and prosperous 2021. We thank you for your business, your continued trust, and most importantly, we thank you for your credit union membership.

**Dan Sutton**  
President/CEO

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



*Open Now*  
**WITHIN  
ONLINE  
BANKING!**

Insured by NCUA

## SCHEDULE YOUR APPOINTMENT

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

Visit [kemba.com](http://kemba.com) to schedule an appointment



## GET GREEN CHECKING



Money might not grow on trees, but it does grow in your Get Green Checking account. This rewards account pays you dividends simply for banking online and making purchases with your Kemba debit card.

There's no minimum deposit to open, and you'll get access to surcharge-free ATMs. Open your account today!

**VISIT KEMBA.COM  
FOR DETAILS AND  
QUALIFICATIONS**

Insured by NCUA



# Kemba Credit Union BOARD ELECTION

## KAY ASBROCK

Kay Asbrock has been a Kemba member for over 30 years and has been a Kemba board member since 2015. Kay currently serves on Kemba's Benefits Committee and previously served on the board of Kemba's wholly-owned credit union service organization, CU Advantage. Kay was employed by The Kroger Company for 32 years, the majority as a store manager. She worked at the following stores: Harrison, Western Hills, Cheviot, Lawrenceburg, Oxford, Batesville, Mount Airy, Beckett Ridge, Northgate, Springboro, and Eaton. Kay holds a Bachelor's degree in Business from Miami University and in 2008 earned an MBA from Miami University. She lives on a farm in Preble County.



## 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.



## DAN SUTTON

Dan Sutton is President/CEO of Kemba Credit Union and was appointed to the Kemba Board of Directors in 2019. He joined Kemba in 1999 and has previously served as Kemba's Chief Financial Officer and Chief Operating Officer. Under Dan's leadership, Kemba has grown to more than \$1.1 billion in assets and serves more than 107,000 members. Dan currently serves on Symitar's Credit Union Advisory Board, the Ohio Credit Union League Board, the West Chester-Liberty Chamber Alliance Board, and several other boards. Dan holds a Master's degree in Organizational Leadership and a Bachelor's degree in Accounting from Mount St. Joseph University. Dan currently resides in Cincinnati, Ohio with his wife, Becky, his son, Michael and his daughter, Emily.



## TIM MARTIN

Tim Martin has been a Kemba member since 1965. He has been a Kemba board member since 1997 and currently serves as Chairman of Kemba's Audit Committee. Tim spent 21 years at The Kroger Co. before taking early retirement in 1986. Prior to retirement, he worked at Kroger General Office in Corporate Purchasing and Trade Relations. He is the former owner of the John T. Martin Company, a food packaging and supermarket supplies brokerage firm. Tim has a BBA from the University of Cincinnati and received his MBA from Xavier University. He was a part-time instructor for 22 years at Thomas More College in the Business Administration Department.



## VIRTUAL ANNUAL MEETING 2021

Tuesday, February 16, 2021 • Virtual Business Meeting 1:00 PM

The Annual Meeting is open only to Kemba Members. Visit [kemba.com/annualmeeting](http://kemba.com/annualmeeting) 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 2021 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held February 16, 2021). 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 5, 2021.



## KEMBA AUTO CENTER

### TRU SHOP-BY-PAYMENT

Find the Right Car at the Right Payment™. Get personalized pre-qualified payments on a vehicle matching your budget.

Find your new car online at **kemba.com**



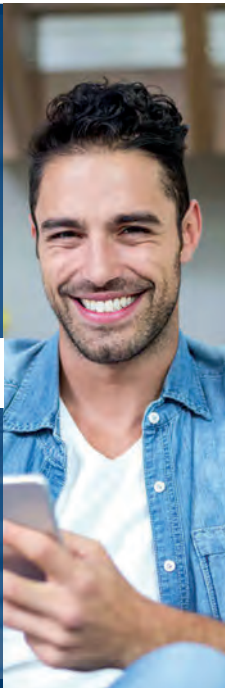
*New Cell Phone?*  
**PROTECT IT WITH MVP CHECKING!<sup>1,2</sup>**  
**OTHER PERKS INCLUDE**  
ROADSIDE ASSISTANCE  
IDENTITY THEFT AID<sup>1,2</sup>  
LOCAL DEALS  
*for only \$6 per month!*

### VISIT KEMBA.COM FOR 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.

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

2 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.



## 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 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 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**