



# KLIPPINGS

SPRING 2021 Your guide to what's happening at Kemba

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

## In this issue:

- Credit Score & Reporting
- Kemba Credit Cards
- Kemba Auto Center
- Merchant Services
- Home Equity Loans
- MVP Checking

### CALENDAR

#### APRIL

Consolidate debt with a Kemba Personal Loan.

#### MAY

Invest with a Kemba Certificate.

31 Memorial Day  
Kemba Branches Closed

#### JUNE

Make improvements with a Kemba Home Equity Loan.

### IMPORTANT INFORMATION REGARDING KEMBA DEBIT AND ATM CARDS



We enhanced our debit card features, you now have access to the following:

#### ENHANCED FRAUD ALERT SYSTEM.

We automatically monitor card transactions for any activity that may be unusual. If a suspicious transaction is identified on your card, new features have been added to enable alerts by text, email or call. Alerts are sent to the number and email address listed on your Kemba account. If you are unsure if Kemba has your most up to date contact information, please log into Online Banking. If you need to change any information, please click on the "Change Personal Info" link under your contact information.

#### SURCHARGE-FREE ATM NETWORK UPDATE.

**CUHERE ATMs** are now included in our surcharge-free network in place of STAR sf. Kemba members have access to **CUHERE ATM** locations, in addition to **MoneyPass** and **Alliance One** surcharge-free ATMs.

Please note, ATM locations in the STAR sf network that do not participate in CUHERE, MoneyPass, or Alliance One are no longer surcharge-free to Kemba members. You can visit [kemba.com](http://kemba.com) for an updated list of convenient surcharge-free ATM locations.

### FINANCIAL SUMMARY

#### ASSETS

\$1,218,574,349

#### LOANS

\$961,161,330

#### SHARES

\$1,064,775,291

#### MEMBERS

109,245

#### NET WORTH

\$130,888,225

These figures are accurate as of February 28, 2021.

### CREDIT SCORING AND REPORTING IS NOW AVAILABLE!

powered by **savvymoney**



Credit Score, powered by SavvyMoney is only available for primary members. Joint members do not currently have access to this service. Credit services are provided by SavvyMoney Inc. and NOT Kemba Credit Union. Use of this service is subject to SavvyMoney Inc. Terms of Service and Privacy Policy.

Kemba members now have instant access to their credit score, credit report, personalized money-saving offers, and financial education tips on how to improve their score or maintain an already great score. It's built right into online and mobile banking.

#### Benefits of checking credit scores include the ability to:

- Receive daily credit monitoring with alerts for major changes
- Identify credit bureau errors
- Understand the factors that impact your score
- Work toward financial goals

**GET STARTED TODAY!  
LOG INTO ONLINE OR  
MOBILE BANKING!**

Don't have our mobile app? Download it today.



# CEO CORNER



It's been over a year since we first heard the term "COVID-19". The past 12 months have changed the way we live and changed the way we think. Kemba Credit Union has focused on flexibility and adapting to meet your financial needs. From developing new ways to help members digitally transact business or offering new products, the past year has allowed us to focus on making Kemba Credit Union the best banking option for you.

Helping local businesses with the Paycheck Protection Program and business loans, has allowed Kemba to directly serve our communities during the pandemic. We also have enhanced our digital platforms to better serve our members.

We're excited to announce our newest member business product, Merchant Services powered by Infintech. This service allows business accounts to process credit and debit card purchases, offers software integration and point-of-sale solutions, along with many other benefits. Kemba is proud to partner with Infintech, as they are known for their integrity and service within the payment system industry. Please view the enclosed article for more information.

Our newest digital product, Credit Score powered by SavvyMoney, is a member benefit that allows you to view your credit score online. To access your credit score, along with other financial resources, simply log into Online or Mobile Banking. Visit [kemba.com](http://kemba.com) for more details.

Kemba recently enhanced our ATM and debit card program. You now have access to an upgraded fraud alert system as well as an updated surcharge-free ATM network. CUHERE ATMs will now be included in our surcharge-free network replacing STAR sf. We are excited to add CUHERE to our robust surcharge-free network, which also includes MoneyPass and Alliance One. More information regarding the ATM and debit card enhancements can be found on the first page of this newsletter.

As always, I would like to thank you for your continued support of Kemba Credit Union. We are excited about the future, and we are confident that brighter days are ahead.

**Dan Sutton**  
President/CEO

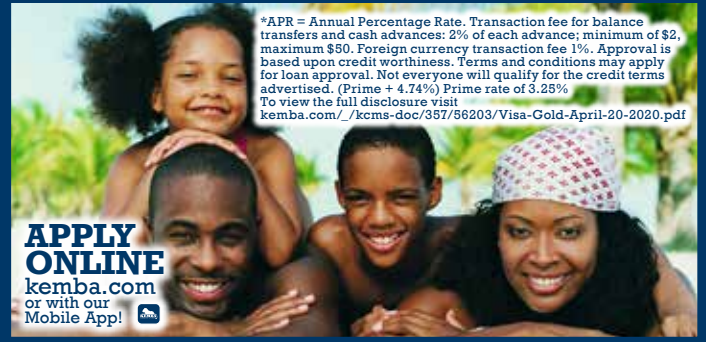
## CONSTRUCTION LOANS

- 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



## Kemba Credit Cards GREAT RATES, PLUS REWARDS! VISA GOLD 7.99% APR\* VARIABLE SCORECARD



\*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. (Prime + 4.74%) Prime rate of 3.25%  
To view the full disclosure visit [kemba.com/\\_/kcms-doc/387/56203/Visa-Gold-April-20-2020.pdf](http://kemba.com/_/kcms-doc/387/56203/Visa-Gold-April-20-2020.pdf)

## KEMBA 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.

We offer competitive interest rates and flexible terms for a wide range of business expenses:

Working capital • Equipment • Machinery • Inventory  
Facility improvements • Vehicle fleets • Mortgages

### Owner-Occupied Properties

Does your business have a term loan which is due for renewal? Ask us how we can help refinance your loan. Is your business growing and are you looking for a new building? Kemba has the right financing options for you.

### Investment Properties

Whether you are investing in larger income-producing properties like apartment complexes or office buildings or strip malls, or just a smaller investor with single family residences or lower unit multi-family buildings, Kemba has financing options to assist in your investing efforts.

**HAVE QUESTIONS?**  
CONTACT DEL SCHIFERL  
COMMERCIAL LENDING MANAGER  
**513.763.1857**



# 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**



# NOW IS THE TIME FOR SPRING HOME IMPROVEMENTS!



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.

Introductory Period with **NO Interest\***  
**No Back Interest Charges**  
**9.90% APR** after Introductory Period\*  
 For a list of retailers visit **kemba.com**.

\*APR=Annual Percentage Rate. With approved credit. Up to 12 months no interest option with Regular Minimum Payments required. Terms convert to regular account terms at the end of the introductory period based on new principal balance and rate of 9.90% Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%. Financing available through Kemba Retail Services clients.

# MERCHANT SERVICES



### The Payments Solutions You Need

- Credit + Debit Card Processing
- Payment Gateway
- Software Integration
- Electronic Invoicing
- eCommerce
- Mobile Processing
- Point-of-Sale Systems
- Touchless Payments
- ACH/Check Processing
- Gift Card & Loyalty

### We'll Optimize Your Payment System to Make Sure You...

- Get paid fast.
- Have the latest touchless solutions that fit your business.
- Process credit cards at the right level to lower interchange fees.
- Provide payment options that let your customers pay how they want to pay.
- Are treated with integrity and transparency.
- Are supported by the best customer service in the industry.

### Powered by Infintech

Our payment partner, Infintech, has been making businesses more competitive and profitable since 2005. Part of i3 Verticals Merchant Solutions, they're known industry-wide for their exceptional experience, integrity, and personalized, U.S.-based customer service.



For more information, please contact **Kim Kuchenbuch**  
**513.762.1632**

# 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.

# MVP CHECKING

powered by BaZing

Cell phone Protection<sup>1,2</sup>, Roadside Assistance and ID theft aid<sup>1,2</sup>

Plus Local Deals 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.

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

<sup>2</sup> 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.



# Home Equity Line of Credit



## Variable APR\* as low as 3.25%

With home values on the rise for most homeowners, now is the perfect time to use the equity in your home to secure a low rate Home Equity Line of Credit from Kemba. A Home Equity Line of Credit is a great way to finance all those home improvement projects. From a kitchen upgrade to a bathroom remodel, a low rate Home Equity Line of Credit from Kemba makes it easy!

Besides just home improvements, you can also use your home's equity for many other financial needs such as:

- Education expenses
- Major life events
- Debt consolidation
- Emergency reserve

### APPLY ONLINE

[kemba.com](http://kemba.com)  
or with our  
Mobile App!

\*Upon approved credit. APR= Annual Percentage Rate. Primary Residence only. Kemba refinances do not apply. Home Equity loans are not available in all states. Rate reflects 30% or less Loan-to-Value (LTV) and credit score of 700+. Prime is as stated in the Wall Street Journal, subject to adjustment on the first day of each calendar quarter with a maximum APR of 8.50% and a minimum APR of 2.00%. The current rate of Prime + 0.00% is only available on new loans (new money) and a credit score of 700 or better. The \$50 annual fee on the LOC will be waived the first year. Contact your tax advisor for tax deductibility. Your Annual Percentage rate can change quarterly. There is no limit on the amount by which the interest rate can change during any one-year period other than the maximum Annual Percentage Rate that can apply at any time on this account. Please contact us at 513-763-8189 for other available Home Equity products.

## 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](http://kemba.com)  
513.762.5070  
800.825.3622