



KLIPPINGS

SUMMER 2021 *Your guide to what's happening at Kemba*

kemba.com

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CALENDAR

JULY

Consolidate debt with a Kemba Personal Loan.

4 Independence Day

AUGUST

Buy a Duck, Feed a Child!

SEPTEMBER

Make improvements with a Kemba Home Equity Loan.

6 Labor Day
Kemba Branches Closed

32nd Annual KEMBA GOLF CLASSIC



Left to right: Dan Sutton (Kemba President/CEO), Chief Michael Washington (Cincinnati Fire Department), Firefighter Jeff Vater (Cincinnati Fire Department), Ken Kuhn (Cincinnati Fire Foundation President), Tom Thole (Kemba Board Chairman), Ted Bayer (Cincinnati Fire Foundation Board Member), Kim Kuchenbuch (Cincinnati Fire Foundation Board Member), Captain Kevin Uhl (Cincinnati Fire Department)

On June 8, 2021, Kemba Credit Union hosted its 32nd Annual Golf Classic at Aston Oaks Golf Course. Kemba raised **\$60,243.92** 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.

FINANCIAL SUMMARY

ASSETS

\$1,301,202,589

LOANS

\$993,372,765

SHARES

\$1,140,133,397

MEMBERS

111,996

NET WORTH

\$133,357,922

These figures are accurate as of May 31, 2021.

GROW WITH US JOINING OUR TEAM HAS ITS PERKS

.....
Educational Assistance
Health, Dental, & Vision Insurance
Competitive Pay
401k Plan
Paid Time Off (PTO)
Paid Holidays

VISIT KEMBA.COM FOR DETAILS



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



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



CEO CORNER



Your credit union continues to evolve to meet your financial needs. Whether it's Kemba Realty, Kemba Insurance or Kemba Consumer Resources, we have a program that is designed to help serve the financial needs of our members. From the Kemba family of companies to our enhanced online products, we strive to be the best financial solution for you and your family.

We are pleased to announce that our new Operations Center in West Chester is almost complete and is scheduled to open in the 4th quarter of 2021. With our growth over the years, this new facility will provide adequate space and resources to meet the demands of our expanding membership.

Kemba Credit Union continues to serve small businesses in the Greater Cincinnati area. Whether your business has lending needs or just requires a business checking account, we are here to help. Our business products also include merchant services as well as access to AutoBooks, an online invoicing and payments service. Please reach out to us for your business needs.

In July, you'll notice the start of our "Buy A Duck, Feed A Child" campaign for the 27th Annual Freestore Foodbank Rubber Duck Regatta. Once again, Kemba will be selling ducks at all branch locations and through Online Banking to help our neighbors in need.

I am so excited to announce that Kemba Credit Union was recently named a 2021 Top Workplace by the Cincinnati Enquirer. This is the 3rd year in a row that Kemba has been named to this prestigious list of companies in Greater Cincinnati. I would like to thank Kemba's staff for their dedication in helping the credit union receive this recognition.

I am also proud to announce that Kemba Credit Union was recently named a Best-In-State Credit Union by Forbes. Kemba is one of only three Ohio credit unions named to this esteemed list based on the results of an independent survey. For more information, please see page 3 of this newsletter.

I would like to thank you for your continued support of Kemba Credit Union. As the effects of the pandemic begin to subside, we look forward to a return to normal and continuing to help you build your financial dreams.

Dan Sutton
President/CEO

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 large income-producing properties like apartment complexes, office buildings or strip malls, or purchasing single family residences or smaller unit multi-family buildings, Kemba has financing options to assist your investing efforts.

HAVE QUESTIONS?
CONTACT DEL SCHIFERL
COMMERCIAL LENDING MANAGER
513.763.1857

KEMBA MORTGAGE CENTER

**In the market for a new home
or looking to refinance your
current home?**

The Kemba mortgage team offers a variety of solutions to fit your mortgage needs. It doesn't matter if it's your first home or you are looking to downsize, the home financing experts at Kemba are here to help.

**Looking to purchase a home
with a low down payment?**

HomeReady®, Home Possible®
and FHA Mortgage Programs
Available. Call 513.762.1692 Today.

**APPLY
ONLINE**
kemba.com
or with our
Mobile App!

Mobile
Mortgage
Center



NMLS #422067

FHA = Federal Housing Administration. Kemba is not acting on behalf of or at the direction of HUD/FHA or the Federal government.

Kemba Credit Cards
**GREAT RATES,
PLUS REWARDS!**

VISA GOLD

7.99% APR* VARIABLE
SCORECARD

**APPLY
ONLINE**
kemba.com
or with our
Mobile App!

*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% as of May 31, 2021 as listed in the Wall Street Journal. To view the full disclosure visit kemba.com/_/kcms-doc/357/56203/Visa-Gold-April-20-2020.pdf

AMERICA'S BEST-IN-STATE CREDIT UNIONS 2021

Kemba Credit Union has been recognized on the Forbes list of America's Best-In-State Credit Unions 2021. This prestigious award is presented by Forbes and Statista Inc., a statistics portal and industry ranking provider. The awards list was announced on June 24th, 2021 and can currently be viewed on the Forbes website. Kemba is one of three Ohio credit unions recognized for this prestigious honor.

Forbes and Statista identified America's Best-In-State Credit Unions 2021 based on an independent survey of approximately 25,000 US consumers who were asked to rate credit unions at which they have or previously have had checking accounts. Participants assessed credit unions in the following areas: Overall Satisfaction, Trust, Terms & Conditions, Branch Services, Digital Services, Customer Service, and Financial Advice.



Now is the time for Summer 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. To view the full disclosure visit https://www.kemba.com/_/kcms-doc/357/56202/Visa-Platinum-April-20-2020.pdf



How Will the Latest Stimulus Package Impact the Economy and Your Portfolio?

The \$1.9 trillion relief package known as the American Rescue Plan was signed into law by President Joe Biden on March 11, 2021.

That's good news for many individuals, families and businesses suffering from the effects of the Covid-19 pandemic. Millions of households will receive up to \$1,400 per person, including each dependent child. Unemployment benefits will be extended until September 6, with a federal boost of \$300 per week on top of any state benefits.

Still, plenty of questions and concerns remain about both short- and long-term impacts that this massive stimulus might have on the U.S. economy, the markets, interest rates and future taxes.

If you find yourself wondering whether you should be looking to profit on market movements or make changes to protect what you have, please contact us at Octavia Wealth Advisors. We're here to help!

Octavia Wealth Advisors | 513.762.7701 | octaviawa.com

*Octavia Wealth Advisors, LLC ("Octavia") is a Registered Investment Advisor ("RIA"). Octavia provides investment advisory and related services for clients nationally. Octavia will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure") and the Brochure Supplement for each advisory person supporting a particular client. You may obtain a copy of these disclosures on the SEC website at <https://adviserinfo.sec.gov> or you may Contact Us to request a free copy via .pdf or hardcopy. Securities offered through Purshe Kaplan Sterling Investments Inc. ("PKS"), Member FINRA/SIPC. Headquartered at 80 State Street, Albany, NY 12207. Purshe Kaplan Sterling Investments and Octavia Wealth Advisors are not affiliated companies.

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KEMBA REALTY



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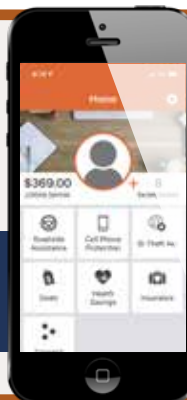
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MVP CHECKING



Cell Phone Protection^{1,2} • Roadside Assistance
ID Theft Aid^{1,2} • Local Deals
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.



AUTOBOOKS FOR BUSINESS ACCOUNTS

Send a professional invoice right to your customer's inbox. Payments go right into your Kemba business checking account.

Always Know Your Payment Activity
This invoicing and payment technology is already part of your Kemba business checking account!



Log into Online Banking and Click the Autobooks Tab to Check it Out!

SCHOLARSHIP WINNERS

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

**Jessica Arlinghaus
Will Duff
Emma Fritsch
Jacqueline Monnig
Kevin Sanders
Daniel Stacy
Jonathan Waldmann**



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
or with our
Mobile App!



NMLS #422067

*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 80% 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 513-763-3189 for other available Home Equity products. NMLS# 422067. To view the whole disclosure visit https://www.kemba.com/_/kcms-doc/357/58233/Heloc-disclosure-june-2020.pdf



**BUY A DUCK
FEED A CHILD**
27th Annual Rubber Duck Regatta

Kemba Credit Union is helping fight the battle against hunger. An estimated 1 out of 5 people in Ohio are considered to be food-insecure, a rate significantly higher than the national average. Starting in mid July, Kemba branches will be selling rubber ducks for a chance to win a brand new car, among other prizes. Stop by your local Kemba branch, or log into Online Banking to help our neighbors in need. 100% of your contribution will benefit the Freestore Foodbank.

**YOU COULD WIN
A NEW CAR
and a chance to win the
KEMBA MILLION
DOLLAR DUCK!**

For rules and regulations,
please visit rubberduckregatta.org

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

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800.825.3622**