



KLIPPINGS

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

kemba.com

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CALENDAR

OCTOBER

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

11 Columbus Day
Kemba Branches Closed

NOVEMBER

Invest with a Kemba Certificate.

11 Veterans Day
Kemba Branches Closed

25 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

\$1,318,061,614

LOANS

\$1,036,889,241

SHARES

\$1,158,262,586

MEMBERS

112,859

NET WORTH

\$138,024,545

These figures are accurate as of August 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.



OUR WEBSITE IS GETTING A NEW LOOK!

An enhanced Kemba.com is coming soon!

We are excited to announce that your online membership experience will be enhanced in the near future. Our new site will still have all the great information regarding Kemba products and services with enhanced financial literacy articles and updated calculators, along with financial coaching programs. Continue to check kemba.com for updates.



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



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



NMLS #422067

CEO CORNER



We are excited to announce the opening of our new Operations Center in West Chester. The new Operations Center will allow for future growth and provide Kemba's back-office staff a productive environment where they will continue to serve the membership at the highest level. Kemba is experiencing tremendous growth. If you are interested in joining the Kemba team or know someone that is looking for career growth opportunities, please visit kemba.com.

We would like to thank everyone who participated in the Freestore Foodbank's "Buy A Duck, Feed A Child" campaign. This year's 27th Annual Rubber Duck Regatta raised more than \$1.6 million dollars to combat hunger in our communities.

Kemba continues to invest in technology to better serve our members. In the coming months, we will launch a new website that will include dedicated financial education resources, along with a fresh new look and feel. Please check for updates online at kemba.com.

As the pandemic forces us to pivot and make changes in our daily routines, the one thing that hasn't changed and will not change is our commitment to you. I remain hopeful and optimistic that brighter days are ahead for all of us.

Thank you for your business and thank you for your membership. From our Kemba family to yours, we wish you good health and happiness for the upcoming holiday season.

Dan Sutton
President/CEO

Forbes **2021**
BEST-IN-STATE
CREDIT UNIONS

POWERED BY STATISTA

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. Kemba is one of three Ohio credit unions recognized for this prestigious honor.

CALL FOR NOMINATIONS

For the election of Kemba Credit Union Board of Directors. Deborah Davis, 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 Deborah Davis, Nominating Committee, Kemba Credit Union, Inc. P.O. Box 14090 Cincinnati, OH 45250 prior to October 31, 2021. 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: Dave Hanna, Jerry Ziegelmeyer, Bruce Raines, and Bob Weitzel.

KEMBA AUTO RESOURCES SUPPORTS RONALD MCDONALD HOUSE

On June 25th, Kemba auto resources hosted its annual golf outing at the Pebble Creek Golf Course. \$11,831.54 was raised and we are excited to announce that this year's proceeds were donated to the Ronald McDonald House Charities of Greater Cincinnati.



Left to right: Dan Sutton (Kemba President/CEO), Sarah Jordan (Director of Development - Ronald McDonald House Charities of Greater Cincinnati), Duane Stacklin (Chief Lending Officer), Dennis Wander (Indirect Lending Manager)

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
Facility improvements • Vehicle fleets • Mortgage
Programs for Owner-Occupied Properties
and Investment Properties

HAVE QUESTIONS?
CONTACT DEL SCHIFERL
COMMERCIAL LENDING MANAGER
513.763.1857

Home Equity Line Of Credit

Variable APR*
as low as **3.25%**

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



NMLS #422067

APPLY ONLINE
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 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 513-763-8189 for other available Home Equity products. NMLS# 422067. To view the whole disclosure visit https://www.kemba.com/_/kcms-doc/357/67749/Heloc-disclosure.pdf

2021 RUBBER DUCK REGATTA RESULTS

BUY A DUCK FEED A CHILD

27th Annual Rubber Duck Regatta



Thank you for supporting the Freestore Foodbank Rubber Duck Regatta this year. 220,000 ducks were sold in Greater Cincinnati with more than 1.6 million dollars raised to combat hunger in our communities.

CREDIT SCORING AND REPORTING

powered by **savvymoney**



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 reviewing 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!

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Octavia Wealth Advisors | 513.762.7701 | octaviawa.com

Are Signs of Inflation a Temporary Worry or Long-Term Threat?

You aren't imagining it. Prices for some in-demand goods and services are spiking. Whether or not you should be worried about it depends on who you ask.

There's been a lot of talk about whether the government's Covid-19 stimulus relief programs could create short- or long-term inflation. Now it's happening: The recovery is in full swing. Consumers have cash to spend, and there's a pent-up desire for everything from big-ticket items to smaller spends. Consumer prices in May rose by 5% from a year ago and it's stoking fears of an economic threat we haven't seen in years: out-of-control inflation.

Read our informative article about how economists and others view the current jump in inflation and what it might mean for your wallet and investment portfolio.

If you're wondering about the best ways to prepare for inflation, please contact us at Octavia Wealth Advisors. We can help you create a short- and long-term budget as well as income and investment plans that factor in inflation risks.

*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.

Insurance, annuities, securities products, and financial planning services are subject to investment risks, including the possible loss of principal invested (applicable to variable insurance and variable annuities), and are not credit union products or offerings, are not guaranteed by, or deposits or obligations of, Kemba Credit Union or any of its affiliates, and are not insured by the National Credit Union Association (NCUA) or any other federal entity.



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 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 Benefit Program is subject to discontinuation or change without prior notice. The Kemba Plus Benefit 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.





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.

Rates as low as
2.88% APR*

*APR = Annual Percentage Rate. Model years 2018 - 2022. Minimum credit score of 750+ required. Maximum term of 63 months. Example loan in the amount of \$20,000.00 for 63 months, would have a monthly payment of \$340.79, with an interest rate of 2.69% and an APR of 2.882%. New money only. Upon approved credit. Kemba refinances do not apply. Rates subject to change. This rate is accurate as of 9/1/2021.

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kemba.com

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

VISA GOLD
7.99%
APR* VARIABLE

**APPLY
ONLINE**
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or with our
Mobile App!

SCORECARD

*APR = Annual Percentage Rate. Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$30. 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 September 30, 2021 as listed in the Wall Street Journal. To view the full disclosure visit https://www.kemba.com/_/kcms-doc/357/65869/Visa-Gold-Disclosure.pdf



Shop Local. Save Local.
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roadside assistance



cell phone protection^{1,2}



ID theft aid^{1,2}

FOR ONLY \$6 PER MONTH!

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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.

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.



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

kemba.com
513.762.5070
800.825.3622