



KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

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CALENDAR

APRIL

Find your car online with the Kemba Auto Center.

MAY

Get a Consumer Loan to upgrade the backyard.

30 - MEMORIAL DAY

Kemba Branches Closed

JUNE

Use your Kemba Credit Card for vacation purchases.

20 - JUNETEENTH

Kemba Branches Closed

FINANCIAL SUMMARY

ASSETS

\$1,420,339,457

LOANS

\$1,123,021,929

SHARES

\$1,244,438,307

MEMBERS

115,348

NET WORTH

\$151,770,453

These figures are accurate as of February 28, 2022.

There are **MANY WAYS** TO PAY *your Kemba Loan!*

Make your payment the easy and efficient way on our intuitive digital platforms.

Scan Here



For Details!



Kemba's Digital Banking

If you have your primary checking or savings account with Kemba, you can simply transfer the funds through Online or Mobile Banking to pay your loan. If your primary account is with another financial institution, click the Pay a Kemba Loan tab within Online Banking to get started. Make sure to have your financial institution's information available. Not all loans may be eligible using this method.



Kemba EZPay

Make payments online by visiting kemba.com. All you need to register is your account number and the last 4 digits of the primary member's social security number. Not all loans may be eligible using this method.



Bill Pay or Recurring Payments from Another Financial Institution

If you use another financial institution as your primary account, you can set up Bill Pay service. You can easily pay your Kemba loan by using Kemba's routing number and your loan number listed below. Please contact us as we can set up recurring payments for you!

Kemba's Routing Number: 242076973



CONGRATULATIONS TO OUR CEO!

Dan Sutton, Kemba's President/CEO, was recently recognized as the Carlos Todd Business Person of the Year by the West Chester Liberty Chamber Alliance! This award is bestowed upon a chief executive or business owner who demonstrates sound leadership and vision in the community. Congratulations Dan!

WE ARE GROWING!

Now is the time to join our team!

Scan Here



To Apply

Our New Operations Center is now open with available positions!



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

CEO CORNER



We are pleased to announce that our new Operations Center in West Chester is open and fully operational. As Kemba continues to grow, this new facility will provide the resources necessary to meet the financial needs of our members. In addition to offering a modern work environment, the new Operations Center also includes a spacious community center. Call us to inquire about reserving this space for your next community event or business meeting.

Your credit union continues to expand to meet your financial needs. One of our newest resources is our partnership with Banzai. Banzai's digital online platform provides clear, in-depth financial literacy resources. Please visit our website or follow us on social media to learn more.

Kemba Credit Union continues to focus on serving the financial needs of Greater Cincinnati's small businesses. From lending services to a variety of checking accounts, we have the right product for your business. To help your business, we also offer an innovative merchant service program through our payment partner, Infintech. For more information, please review the article on the next page.

As the mortgage market changes, our team is here to serve you. If you are planning to build a new home, I encourage you to reach out to our mortgage team for your construction loan needs. If you are looking to make enhancements to your current home, our Home Equity team can help you. Visit kemba.com for details on all our Mortgage and Home Equity programs.

Kemba Realty is growing! Our Kemba Realty team offers advanced training with a simple philosophy to empower, encourage and engage. If you are looking to further your career or have thoughts about starting a career in real estate, Kemba Realty might be the fit for you. Please visit kembarealty.com or give us a call at 513.874.4463.

I am excited to announce that Kemba Credit Union was recently named a national Top Workplace! This prestigious award follows Kemba being named a local Top Workplace for the last three consecutive years. I would like to thank Kemba's staff for their dedication to serving our members and for making Kemba Credit Union one of the top places to work in the country!

I would like to sincerely thank you for your membership and your continued support. We are here to serve you, your family, and your neighbors. All of us at Kemba Credit Union wish you and your family a healthy and happy spring!

Dan Sutton
President/CEO

STUDENT LOANS



We offer competitive rates and flexible repayment terms, along with in-school deferment options. So the only thing you need to focus on during those years is your education.

Visit kemba.com for details.

GET GREEN CHECKING



Pays You
1.00% APY*

To earn your rewards, we just ask you to meet 3 simple criteria each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking

VISIT KEMBA.COM FOR DETAILS AND QUALIFICATIONS

*APY=Annual Percentage Yield. APYs accurate as of 3/1/2022. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Balances up to \$15,000 receive APY of 1.00%; and (2) balances over \$15,000 earn 0.15% dividend rate on portion of balance over \$15,000, resulting in 1.00% - 0.15% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. For example, if it is the month of March, there are 31 days in the month, therefore all your debit card transactions must clear and post by the close of business on March 30th. Items clearing and posting on March 31st will count toward your April debit card transaction count for qualification purposes. Transfers between accounts do not count as qualifying transactions. Fees may reduce earnings. Limit one account per SSN.

Insured by NCUA

HOME EQUITY LINE OF CREDIT



Variable APR* as low as

3.50%

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 513-763-8189 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

MERCHANT SERVICES

We are here to help your small business.

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

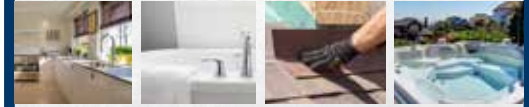
Our payment partner, Infintech, has been making businesses more competitive and profitable since 2005. Part of i3 Verticals Merchant Solutions, they're known industry-wide for their exceptional experience, integrity, and personalized, U.S.-based customer service.



For more information,
please contact
Kim Kuchenbuch
513.762.1632



Consumer Financing SIMPLIFIED.



Kemba Consumer Resources is a lending solution available to local retailers with the goal of providing the consumer the best financing available. You name the financing need...we have it covered. Our simplified, budget-friendly financing approach allows consumers to easily obtain the products they need with the backing of the Kemba name.

For more information,
please contact
Scott Witte
513.763.1855

KEMBA REALTY



JOIN *our* TEAM!

kembarealty.com

Ohio **513.763.HOME**
Northern Kentucky **859.372.HOME**



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.

Kemba Credit Cards GREAT RATES!

VISA PLATINUM
9.90% APR*



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

Find your new car online at kemba.com



Find your ride
Start your search online
with the Kemba Auto Center.

Apply for a Loan
Easily apply online or
through the Kemba app.

Get the keys
Enjoy your new ride—and
protect it with Kemba Insurance*.

*Products offered by Kemba Insurance are not NCUA or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.

LOOKING TO PURCHASE OR REFINANCE YOUR 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.

WANT TO PURCHASE WITH A LOW DOWN PAYMENT?

We have HomeReady®, Home Possible® and FHA Mortgage Programs Available.

CALL 513.762.1692 TODAY



APPLY ONLINE

at kemba.com or with our Mobile App!



EQUAL HOUSING OPPORTUNITY
NMLS# 422067

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

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



roadside assistance



cell phone protection^{1,2}



ID theft aid^{1,2}

FOR ONLY \$6 PER MONTH!

Learn More at
kemba.com

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.



KEMBA PLUS BENEFIT PROGRAM.



How does the Kemba Plus Benefit Program work?



USE A KEMBA REALTY AGENT



PURCHASE AND FINANCE YOUR NEW HOME THROUGH KEMBA CREDIT UNION.



EARN A REBATE ON YOUR NEW HOME!



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.



NMLS# 422067

Take Control Of Your Money KEMBA IS HERE TO HELP

We have an all-in-one platform that offers financial education for people of all ages.

- Online Financial Coaching
- Intuitive Financial Calculators
- Financial Articles and Resources
- Free Online Courses
- Search by Topic

Scan to
Learn More
or Visit
kemba.com

