



SUMMER 2022

KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

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CALENDAR

JULY

1-3 - TAPS TASTES & TUNES AT
NATIONAL VOICE OF AMERICA
MUSEUM OF BROADCASTING

4 - INDEPENDENCE DAY
Kemba Branches Closed

AUGUST

Buy A Duck Feed A Child.

SEPTEMBER

5 - LABOR DAY
Kemba Branches Closed

33rd Annual KEMBA GOLF CLASSIC



Pictured left to right: Ken Kuhn (Cincinnati Fire Foundation President), Dan Sutton (Kemba President/CEO), Chief Michael Washington (Cincinnati Fire Department), Kim Kuchenbuch (Cincinnati Fire Foundation Board Member), Captain Kevin Uhl (Cincinnati Fire Department)

On June 7th, we held our 33rd Annual Kemba Golf Classic at Aston Oaks Golf Club. Thanks to our generous sponsors of the event and more than 150 golfers, we were able to raise \$71,866.43 (updated after adding dollars raised during the event) for the Cincinnati Fire Foundation. The Cincinnati Fire Foundation is a not-for-profit corporation that supports the Cincinnati Fire Department by raising funds for specialized equipment, internal training needs, smoke alarms and educational resources for the fire department's community outreach efforts.

FINANCIAL SUMMARY

ASSETS

\$1,498,921,389

LOANS

\$1,225,411,891

SHARES

\$1,269,353,538

MEMBERS

125,513

NET WORTH

\$156,367,783

These figures are accurate
as of May 31, 2022.

DAN SUTTON NAMED TOP WORKPLACE LEADER!



We are excited to congratulate Dan Sutton, Kemba's President/CEO, on recently being voted a **2022 Top Workplace Leader**.

TOP WORKPLACE 4 YEARS IN A ROW!

Now is the time
to join our team!

*Our Operations Center
is now open with
available positions!*



Scan To
Apply



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

CEO CORNER



In 2022, Kemba continues to focus on the financial literacy and wellness of our employees, members, and the communities we serve. In the near future, we will continue to enhance our digital platforms and add resources to help our local communities grow in their financial literacy. The upcoming months will bring an opportunity to attend in-person seminars and additional events.

We have enjoyed serving our members from our new Kemba Operations Center for nearly six months now. This new and modern office space is located at 5600 Chappell Crossing Blvd. West Chester, OH 45069. Our spacious community center is also available to book for your next event or meeting. Call Kim Kuchenbuch at 513.762.1632 to reserve your spot today.

Kemba's 33rd Annual Golf Classic took place on June 7, 2022. Thanks to our generous sponsors and more than 150 golfers, we were able to raise \$71,866.43 for the Cincinnati Fire Foundation. It is always an honor to see this event succeed year after year. The Cincinnati Fire Foundation supports the Cincinnati Fire Department by using these funds raised for specialized equipment, internal training needs, smoke alarms and educational resources for the fire department's community outreach efforts. I am looking forward to seeing what next year holds.

I am proud to announce that for the fourth year in a row, Kemba has been named a 2022 Top Workplace by the Cincinnati Enquirer and Cincinnati.com. Thank you to all our hard-working employees for making this recognition possible. Kemba would not be what it is today without all of you.

You will soon notice the start of our "Buy A Duck, Feed A Child" campaign for the 28th Annual Freestore Foodbank Rubber Duck Regatta. Kemba will be selling ducks at all branch locations and through Online Banking to help our neighbors in need.

I'm proud to introduce our newest financial resource, Kemba Investment Services. These professional financial advisors can assist you with your retirement goals, along with other options to help manage your assets. For more information, please see the top of page 3.

As always, thank you for your continued support of Kemba Credit Union. We are honored to be Your Trusted Next-Door Financial Partner. From all of us at Kemba, have a safe and fun summer.

Dan Sutton
President/CEO



28th Annual Rubber Duck Regatta

**BUY A DUCK
FEED A CHILD**

Children facing hunger in the tristate area need your help today.

Details coming soon!

STUDENT LOANS

Kemba is here to help
with your higher education.



Kemba makes walking onto campus in the fall a little easier with our student loan options.

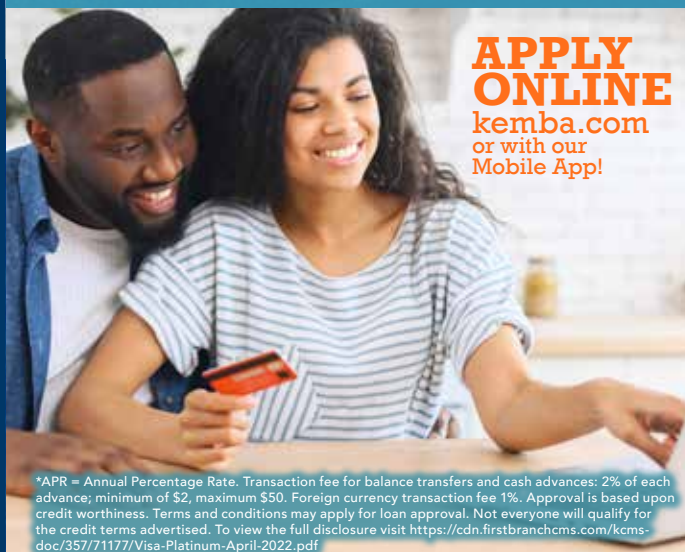
- **Competitive interest rates**
- **Can be used for college tuition and other education-related expenses**
- **Flexible repayment and in-school deferment options**



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Kemba Credit Cards GREAT RATES AND REWARDS!

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://cdn.firstbranchcms.com/kcms-doc/357/71177/Visa-Platinum-April-2022.pdf>

Introducing **KEMBA** INVESTMENT SERVICES

Available through CUSO Financial Services, LP

A financial plan can help you take control of your financial future.

Our Kemba Investment Services professionals can assist you in creating a retirement lifestyle strategy that is designed to help you take control of your financial future.

If you feel such a meeting would be helpful, please call Brian Riley or Rich Shively directly to set up an appointment.

Thank you for your membership and your business. We take the confidence you place in us to help manage your financial affairs very seriously.

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



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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!



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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



CONGRATULATIONS TO THE 2022 SCHOLARSHIP WINNERS!

Below are the winners for the Kemba
Scholarship and/or a scholarship from
local area credit union alliances.

LINDSEY BARRY
HAROLD R. CLARK IV
WILLIAM DUFF
LAUREN FERGUSON
EMMA FRITSCH
ELIZABETH SCHUTTE
DANIEL STACEY
JONATHAN WALDMANN

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.



AS SEEN IN
Forbes, Fortune & Entrepreneur

[CINCINNATI BUSINESS LEADERS]

Committed to Community

Kemba Credit Union's award-winning financial services center around its philosophy of "people helping people."

Dan Sutton had his eyes on a career as a certified public accountant (CPA) when he first took a job in accounting at Kemba Credit Union in 1999. It didn't take long before Sutton realized the impact his work at Kemba, a not-for-profit, full-service financial institution, was having on members and their families.

"Once I really began to learn and understand what credit unions do and how they help people, small businesses, and communities on Main Street, I pretty much fell in love," says Sutton.

Now more than two decades into his tenure at Kemba, Sutton is president and CEO, having previously served as chief financial officer and chief operating officer. Under Sutton's leadership, the credit union has grown to more than \$1.4 billion in assets and serves more than 116,000 members across 14 branches in greater Cincinnati and Northern Kentucky. Ranking among the largest and best-rated credit unions in Ohio, Kemba is a 2022 Top Workplaces USA national winner and was a Top Workplaces regional winner from 2019-2021. In 2021, Kemba was recognized by *Forbes* as a Best-In-State Credit Union.

Reflecting on Kemba's success in recent years, Sutton says it is the credit union's focus on people, not profits, that has helped them grow. "Our mission is to enrich the financial lives of our members, employees, and the communities we serve," he states. "We're not about profit; we're about people. And we believe that if we take care of our members and help them improve their financial well-being, the profits will follow."

People Helping People

Kemba's community engagement is evident in its many charitable initiatives. Through its Community Outreach Program, the credit union takes an active role in participating in public service projects, such as the Freestore Foodbank Rubber Duck Regatta, Making Strides Against Breast Cancer, and its own Kemba Golf Classic, which benefits the Cincinnati Fire Foundation.

Other Kemba-supported community programs include SCORE®, a network of expert business mentors that helps businesses plan, launch, manage, and grow. It also provides Banzai, a financial literacy program, free to several area schools and credit union members online.



“We’re not about profit; we’re about people.”

In 2020, construction launched for a 150,000-square-foot operations center in the Cincinnati suburb of West Chester. With construction completed in the fall of 2021, the eight-floor building will house Kemba's back-office operations comprised of nearly 200 employees, which are critical to the operations across all 14 branches.

"Having an efficient back office sends positive ripples and effects throughout the rest of our footprint," Sutton explains. "The new building will help keep our teams together and allow us to communicate in a timelier manner, ultimately resulting in better service to our members."

