

WINTER 2023

KEMBA
CREDIT UNION

KLIPPINGS

Your guide to what's happening at Kemba

In this issue:

- Kemba Insurance
- Credit Cards
- Get Green Checking
- Home Buyers Seminar
- Scholarships
- Business Resources
- Kemba Investment Services

kemba.com

CALENDAR

JANUARY

2 - New Years Day Observed
Kemba Branches Closed

16 - Martin Luther King Jr. Day
Kemba Branches Closed

25 - Home Buyers Seminar
Kemba Community Center at 6PM

FEBRUARY

3 - Scholarships Due

20 - Presidents' Day
Kemba Branches Closed

MARCH

21 - Kemba Annual Meeting 2023

FINANCIAL SUMMARY

ASSETS
\$1,594,291,628

LOANS
\$1,411,754,551

SHARES
\$1,207,685,728

MEMBERS
125,744

NET WORTH
\$164,324,229

These figures are accurate
as of November 30, 2022.

Kemba Credit Cards
KICK OFF 2023 WITH GREAT
RATES AND REWARDS

VISA PLATINUM **9.90%^{APR*}**

Ask us about
transferring high-rate
credit card balances
to Kemba.

VISIT
KEMBA.COM

*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. All loans are subject to approval. Rates, terms, and conditions are subject to change. To view the full disclosure visit https://www.kemba.com/_kcms-doc/357/74825/Visa-Platinum-October-2022.pdf

Home Buyers Seminar

WEDNESDAY, JANUARY 25 AT 6PM

KEMBA COMMUNITY CENTER
5600 Chappell Crossing Blvd.
West Chester, OH 45069

See if you are eligible
to receive a
Federal Home Loan Bank
grant up to
\$5,000

from the Welcome Home Program
Funds are limited. Contact us now!



SCAN TO
SIGN UP



EQUAL HOUSING
OPPORTUNITY
NMLS #422067



CONGRATULATIONS DAN!

Dan Sutton, President and CEO of Kemba has been named one of the region's 300 Most Powerful Business Leaders by Cincinnati Magazine in 2022 for the 4th year in a row! This publication celebrates top executives across various industries, from consumer goods and manufacturing to professional services and nonprofits.

CEO CORNER



I'm proud to share that Kemba Credit Union has had another successful year. 2022 brought an abundance of growth in membership, loans, and assets. Thank you to our committed team for another exceptional year.

It is hard to believe we have occupied our Operations Center for nearly an entire year. We strive to continue to give back to our community by welcoming the use of our Community Center. This space is perfect for corporate meetings and events, allowing more than 180 people to gather. For availability and scheduling, contact Kim Kuchenbuch, Director of Business Development at 513.762.1632.

I am excited to share that Kemba continues to increase savings rates, including the dividend rate on qualifying Get Green Checking account balances. Visit kemba.com for Get Green Checking details and qualifications, along with all of our current savings rates.

Kemba is always looking for solutions to improve our members' financial well-being. Kemba Insurance and Kemba Investment Services are two resources available to assist you on your financial journey. Kemba Insurance can provide insurance options to protect the people and valuables you care about most. Our Kemba Investment Services professionals are ready to create a retirement strategy fit for you. Visit kemba.com to schedule your consultation with a representative today.

Thank you for your continued loyalty to Kemba Credit Union. Kemba's board and management team remain committed to you, your family, and the communities we serve. From all of us at Kemba, we wish you health, happiness and prosperity in this new year.

Dan Sutton
President/CEO



KEMBA SCHOLARSHIPS

Kemba is awarding five scholarships at \$1,000 each. Applications are available online at kemba.com. Applications must be completed and postmarked or delivered to any Kemba location no later than February 3, 2023.

SCAN FOR DETAILS



KEMBA INVESTMENT SERVICES

Available through CUSO Financial Services, LP

Let us help you achieve your financial goals.



Brian Riley

CFS* Financial Advisor
CUSO Financial Services, L.P.

513.763.8199

brianr.cfsinvest@kembacu.org



Rich Shively

CFS* Financial Advisor
CUSO Financial Services, L.P.

513.763.8198

richs.cfsinvest@kembacu.org

* 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.



Take your home projects to the **NEXT LEVEL**

Kemba Consumer Resources has you covered on most financing needs. Our simplified, budget-friendly financing approach allows consumers to easily obtain the products they need with the backing of the Kemba name. Our goal is to provide you the best financing available to make it even easier to finish your home renovations.

For more information, please contact

Scott Witte • 513.763.1855
scottw@kembacu.org

KEMBA AUTO RESOURCES: **TOYS FOR TOTS**

Kemba Auto Resources hosted their annual holiday party on November 26th. Our auto dealership partners graciously donated over 450 toys for the Toys For Tots toy drive in addition to donating over \$1,000. Thank you, dealers, for all of your contributions!





Kemba Credit Union BOARD ELECTION

DEBORAH DAVIS

Deborah was elected as a Kemba board member in 2002. Deborah is the Board Secretary and also serves as a member of the Benefits Committee, providing guidance on various Human Resource topics. Deborah spent many years with BASF, Cognis Corporation, and SDRC, all in Human Resources management positions. Currently, Deborah is Vice President of Human Resources at Hard Rock Cincinnati. She is also the co-founder and Principal Consultant with Gentry Davis Consulting Group and is very active in the community. Deborah holds a Bachelor of Science Degree in Business Administration from the University of Baltimore. Deborah resides in Madeira, OH with her husband, James.



TIM MARTIN

Tim has been a Kemba member since 1965 and has been a Kemba board member since 1997. Tim spent twenty-one years with The Kroger Co. before taking early retirement in 1986. Prior to retirement, he worked at Kroger General Office in Corporate Purchasing and Trade Relations. He is the former owner of the John T. Martin Company, a food packaging and supermarket supplies brokerage firm. Tim has a bachelor's degree from the University of Cincinnati and received his MBA from Xavier University. He was a part-time instructor for 22 years at Thomas More College in the Business Administration Department. Tim resides in Green Township, Cincinnati, Ohio with his wife, Judy.



ANNUAL MEETING 2023

Tuesday, March 21, 2023 at 1:00 PM

Kemba Operations Center 5600 Chappell Crossing
Blvd. West Chester, OH 45069

The Annual Meeting is open only to Kemba members. Visit kemba.com/annualmeeting to RSVP.

BRUCE RAINES

Bruce was appointed to the Kemba Board of Directors in 2015. Bruce has 22 years of experience in the financial services industry with a focus on the management of insurance fraud. He currently serves on Kemba's Asset Liability Management Committee and previously served on Kemba's CUSO Boards. Bruce attended the University of Minnesota. Bruce resides in Independence, Kentucky with his wife, Deb.



Please detach and mail in the proxy ballot today!

Kemba Credit Union is a cooperative financial institution owned and controlled by its members, and established to promote thrift and provide credit to those who belong. It is true that Kemba offers many of the same services as other financial institutions. But, unlike them, Kemba is a not-for-profit organization. As a cooperative, Kemba is not owned by a company, by an individual, or by some distant corporation with little interest in you. You own your credit union. Because you have \$5.00 in your regular share account, you have a voice in how it is operated. Kemba is committed to serving you, our credit union member. That's why your vote at the Annual Meeting through the return of your proxy is so important. This system assures all members vote on the election of directors, and on any action on proposed amendments or new business.

Revocable Proxy

I hereby constitute and appoint Dave Hanna, Bob Weitzel and Kay Asbrock, or any of them as my proxy to cast votes to which I am entitled, for all general business and for election of Directors, at the 2023 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held March 21, 2023). This proxy authorizes the above named individuals to vote on the following: (1) approval of minutes of prior meeting, (2) election of Directors, (3) matters incidental to the conduct of the meeting, and (4) matters of which management is presently unaware. This proxy will be valid eleven months from the date it is signed.

Mail to:

Kemba Credit Union
Attention: Proxy Committee
GBQ Partners
230 West St., Suite 700
Columbus, OH 43215

Name (Please Print): _____ Account No: _____

Signature: _____ Date: _____

This Proxy is solicited on behalf of management of Kemba Credit Union, Inc.

KEMBA BUSINESS RESOURCES

MERCHANT SERVICES

Payment solutions that help you with the following:

- 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

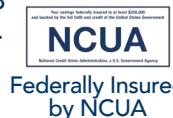


Powered by Infintech

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.

BUSINESS CHECKING

Big or small, launching or expanding — we have an account for every business. And each includes the features you need to thrive. We have 3 unique tiers to fit your business needs.



Federally Insured
by NCUA



AUTOBOOKS FOR BUSINESS ACCOUNTS

Send a professional invoice right to your customer's inbox. Payments go right into your Kemba business checking account. All accessible within Kemba's online banking.

BUSINESS LOANS

Specializing in commercial real estate and commercial property transactions. Other programs are available. Have questions? Please contact our business loan specialists today at 513.763.1857.



NMLS #422067

VISIT KEMBA.COM FOR MORE DETAILS ON OUR BUSINESS RESOURCES

KEMBA INSURANCE

Home • Auto • Life
Small Business

Interested in a Quote?
Contact Us Today!

Margie Becknell • 513.763.8797
margieb@kembacu.org

*Insurance products are offered through Kemba Insurance, LLC., an affiliate of Kemba Credit Union, Inc. Kemba Credit Union, Inc. may receive a financial or other benefit because Kemba Credit Union, Inc. has an ownership interest in Kemba Insurance, Inc. Business conducted with Kemba Insurance, LLC. is separate and distinct from any business with Kemba Credit Union, Inc.. Products offered by Kemba Insurance, LLC. 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.

GET GREEN CHECKING Pays You 3.00% 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. APY is accurate as of the last dividend declaration date. APYs accurate as of 12/1/2022. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Balances up to \$15,000 receive APY of 3.00%; and (2) balances over \$15,000 earn 0.15% dividend rate on portion of balance over \$15,000, resulting in 3.00% - 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 31 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.

Federally Insured by NCUA