



April 27, 2023

Dear Member,

We are pleased to welcome members of Richmond City Employees Federal Credit Union to Kemba Credit Union. This merger will allow you to share all the benefits that Kemba members currently enjoy. Kemba has been a symbol of financial strength, security, and stability to the Greater Cincinnati area for almost 90 years and warmly welcomes you as a member of the credit union.

Enclosed you will find Kemba's Account Information Brochure, Privacy Policy, and Fee Schedule. Please review these documents and reach out to us with any questions. The fee schedule will go into effect starting June 1, 2023, the official date of the systems merger. As a courtesy, ATM fees and debit card monthly fees will be waived until September 30, 2023. In the coming weeks, please look for additional information regarding our products and services, along with details on the transition of your current accounts moving to the Kemba systems.

Members may continue to conduct business at the Richmond location at 50 North 5th Street in Richmond, Indiana and reach out to us at 765.983.7228 between 8:30 a.m. to 4:30 p.m., Monday through Friday. As noted, we plan to merge systems on June 1, 2023. After that date, you will be able to access your accounts through Kemba's digital banking, visiting the Richmond branch, or visiting any of the 12 Kemba branch locations. Up-to-date merger information is available online at www.kemba.com/rcefcu.html.

Once again, Kemba warmly welcomes you to our credit union family. Feel free to contact us with any questions.

Sincerely,

Kemba Credit Union

Enclosures

Kemba Credit Union, Inc.
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