



FALL 2023

KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

In this issue:

- Get Green Checking
- Credit Cards
- Business Services
- Auto Loans
- Financial Wellness
- Home Equity Line of Credit
- Kemba Dealer Classic

CALENDAR

OCTOBER

Make your home ready for family get-togethers with a loan from Kemba.

9 Columbus Day

Kemba Branches Closed

NOVEMBER

Use your Kemba Visa® Card for holiday gifts!

11 Veterans Day

Kemba Branches Closed

23 Thanksgiving Day

Kemba Branches Closed

DECEMBER

Invest in yourself and your finances in 2024. Schedule an appointment with Kemba!

25 Christmas Day

Kemba Branches Closed

FINANCIAL SUMMARY

ASSETS

\$1,594,635,749

LOANS

\$1,396,071,639

SHARES

\$1,250,245,848

MEMBERS

126,658

NET WORTH

\$169,937,602

These figures are accurate as of August 31, 2023.

KEMBA IS HERE TO HELP WITH YOUR FINANCIAL WELLNESS JOURNEY

You can find a path to your financial goals with Kemba. Expand your financial knowledge. Start learning about investing with resources that are interactive, and easy to use.

CHECK OUT THESE FEATURES:

Coaches • Calculators • Articles



Scan or visit
kemba.com

GET GREEN CHECKING

Pays You Up To
4.00%^{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 09/01/2023. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Balances up to \$15,000 receive APY of 4.00%; and (2) balances over \$15,000 earn 0.15% dividend rate on portion of balance over \$15,000, resulting in 4.00% - 0.15% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to the 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.

Federally Insured by NCUA



CEO CORNER



Kemba continues to be an active partner in our communities, upholding the credit union philosophy of "people helping people." The impact would not be possible without the support of our dedicated members, employees, and business partners. Below are a few recent examples of Kemba's community involvement over the last few months.

On June 23, 2023, Kemba hosted its 16th Annual Auto Dealers Classic at Pebble Creek Golf Course. The proceeds of \$35,248.01 were donated to The Hayden & Crue Project. This organization provides support to families on their unique journey through parenthood, including infertility, miscarriage, stillbirth, and infant/child loss. The Hayden & Crue Project works with local hospitals to build Angel Suites that bring comfort to the families as they navigate grief and loss. For more information on The Hayden & Crue project, please visit www.thehaydenandcrueproject.com.

Kemba is proud to have supported the annual Freestore Foodbank Rubber Duck Regatta again this year. With our members' help, we raised over \$58,000 that will provide more than 175,000 meals to children and families in need in our area. Thank you to all who donated!

The Kemba team recently participated in the Cincinnati Corporate Olympics benefiting Special Olympics Hamilton County at Fountain Square in downtown Cincinnati. The Cincinnati Corporate Olympics is a day of friendly competition, team building, and support for Special Olympics Ohio.

In addition to lending and savings solutions, Kemba has many financial wellness resources available at your fingertips. We have partnered with Banzai and Young Money University to deliver financial success education to our members, employees, and communities we serve. Take advantage of interactive videos, calculators and coaches to get started on your financial wellness journey. Visit Kemba.com to learn more.

Thank you for your commitment to Kemba, Your Trusted Next-Door Financial Partner. We appreciate your continued support. From our family to yours, we wish you a wonderful holiday season.

Dan Sutton
President/CEO

CONTACTLESS DEBIT CARDS *Coming Soon!*



In the near future, we will be reissuing debit cards with an added contactless feature. This feature allows you to pay securely in a different way by tapping your card on the reader instead of swiping or inserting the chip.

In addition to the new contactless feature, the card will have an updated, sleek look with all card information presented on the back for added security. New cards should start going to members over the next few months!

Kemba Credit Cards GREAT RATES AND REWARDS!

VISA PLATINUM

9.90% APR*



*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/357/80027/Visa-Platinum-July-2023.pdf

HOME EQUITY LINE OF CREDIT



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

Variable APR* as low as

8.50%



Scan or visit
kemba.com



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/357/71191/heloc-disclosure-6.2021.pdf



KEMBA DEALER CLASSIC

The 16th Annual Kemba Dealer Classic raised \$35,248.01 for The Hayden & Crue Project. This organization provides support to families on their unique journey through parenthood including infertility, extended hospitalization, miscarriage, stillbirth, and infant/child loss. The Hayden & Crue Project works with local hospitals to build Angel Suites that bring comfort to the families as they navigate grief and loss.

Thank you to our generous sponsors and our dealership partners who helped make this donation possible.



CONSUMER FINANCING SIMPLIFIED

Colder weather calls for completing those inside home projects. 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

**SCAN TO SEE OUR
MERCHANT PARTNERS**



BOARD NOMINATIONS

Mr. Dave Hanna, Chair of the Kemba Credit Union Nominating Committee, is pleased to announce a call for nominations in the election of Kemba Credit Union's Board of Directors. Any Kemba member that is in good standing and interested in candidacy for the Board of Directors, should submit their name and qualifications to Mr. Dave Hanna, Nominating Committee, C/O Kemba Credit Union, Inc., 5600 Chappell Crossing Blvd., West Chester, Ohio 45069, prior to October 31, 2023. 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: Dan Sutton, Tom Thole, and Kay Asbrock.

24 MONTH BONUS CERTIFICATE



Months 1-12 **5.25%^{APY}** Months 13-24 **4.25%^{APY}**



Scan or visit
kemba.com

* APY = Annual Percentage Yield. All deposit rates are accurate as of 09/01/2023. APY is accurate as of the last dividend declaration date. Early withdrawals subject to penalty. Minimum balance to open and earn dividends: \$500.00. Months 1-12 APY = 5.25% Rate = 5.117%. Months 13-24 APY = 4.25% Rate = 4.162%. Rates subject to change.

Federally Insured by NCUA

MVP CHECKING powered by BaZing

 **Shop local, Save Local
With BaZing Savings**

 **ID Theft Aid^{1,2}**

 **Roadside Assistance**

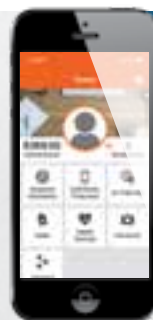
 **Cell Phone Protection^{1,2}**

FOR ONLY \$6 PER MONTH!

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.



Scan or visit
kemba.com



Federally Insured
 by NCUA

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.



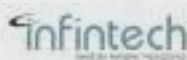
KEMBA BUSINESS RESOURCES

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.

Our Business Checking Accounts are ready to use with Autobooks. Send and receive invoices. Payments go directly to your checking account. 24-7 payment activity access.

Learn More at
kemba.com



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.

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.

CERTIFICATE SPECIALS



Our certificates help you save even more in less time. Just pick your term to lock in a fixed rate. No surprises — just solid, low-risk savings.

11-Month
5.00% APY*

17-Month
5.00% APY*



Scan or visit
kemba.com

* APY = Annual Percentage Yield. All deposit rates are accurate as of 09/01/2023. APY is accurate as of the last dividend declaration date. Early withdrawals subject to penalty. Minimum balance to open and earn dividends: \$500.00. APY = 5.00% Rate = 4.88%. Rates subject to change.

Federally Insured by NCUA



JOINING OUR TEAM HAS ITS PERKS

Learning, Growth, Community

**Generous PTO + Birthday
Education Assistance
401K Plan with Match up to 5%
11 Paid Holidays
Company Paid Group Life Insurance,
Short and Long-Term Disability
Affordable Insurance Plans
And much more!**



Scan or visit
kemba.com

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