



WINTER 2024

KLIPPINGS

Your guide to what's happening at Kemba

In this issue:

- Get Green Checking ➤ Auto Center ➤ Toys For Tots ➤ Scholarships ➤ Financial Wellness
- Home Equity Line of Credit ➤ Certificate Specials ➤ Insurance

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CALENDAR

JANUARY

Start the new year with a loan from Kemba.
15 Martin Luther King Jr. Day
Kemba Branches Closed

FEBRUARY

Use your Kemba Visa® Card to
reserve your summer vacation trip!

14 Kemba's 90th Anniversary

19 Presidents' Day
Kemba Branches Closed

MARCH

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

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 12/01/2023. 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

FINANCIAL SUMMARY

ASSETS

\$1,617,595,694

LOANS

\$1,428,782,063

SHARES

\$1,246,555,172

MEMBERS

127,597

NET WORTH

\$171,042,793

These figures are accurate
as of November 30, 2023.

CONGRATULATIONS DAN!

Congratulations to our President/CEO, Dan Sutton, who was recently named one of Ohio's 500 most influential business leaders by Ohio Business Magazine! This publication provides a comprehensive snapshot of the state's top leaders across major industries and results from extensive contacts in regional business circles, ensuring that it represents the influential individuals at the helm of Ohio's success.



KEMBA SCHOLARSHIPS

Kemba is awarding five - \$1,000 scholarships for the 2024-2025 school year. All applications must be completed and postmarked or delivered to any Kemba location no later than February 2, 2024. Winners of Kemba's scholarships will be notified by April 15, 2024.

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CEO CORNER



As we turn the calendar and our sights to 2024, I'm excited to share with you that our strategic business plan includes a heavy emphasis on branch development, digital banking technology enhancements, small business solutions, and continued investments in our employees. Your Board of Directors and management team continue to invest in products, services, and delivery solutions to enhance your banking experience.

This year we will celebrate our 90th anniversary. A lot has changed in the financial services world in the past 90 years. Money moves faster, technology is more sophisticated, product offerings have evolved and so much more. But the one thing that hasn't changed is our purpose and our mission. Yes, the way we do business has significantly changed, but why we exist, to serve you, has not changed and it will not change.

As I look forward to another calendar year, I am filled with optimism and excitement. I am optimistic that the economy will find its footing and I am excited to offer the membership products and solutions to help them reach their financial goals and dreams.

We are very grateful for the current 127,000 plus members who turn to us for their banking needs. And we are very thankful for the members before them, who invested in us and helped make us who we are today.

It has been an honor to serve the greater Cincinnati community for the past 90 years. We remain committed to our members, our small businesses, and the communities we serve. We look forward to serving you and them for the next 90 years.

Dan Sutton
President/CEO

Kemba Credit Cards **ELEVATE YOUR LIFESTYLE AND EARN REWARDS!**

VISA® PLATINUM
9.90% APR*



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*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/357/81678/Visa-Platinum.pdf. Credit limit increase requests may not be honored on cards featuring an open promotional rate/period.

KEMBA INSURANCE

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513.763.8790

barbaras@kembacu.org

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insurance
options



*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, LLC. 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.



HOLIDAY DONATIONS



We are proud to have partnered with the Marine Toys for Tots Foundation this holiday season. The mission of this foundation is to collect new, unwrapped toys each year, and distribute those toys as Christmas gifts to less fortunate children in the community. Thank you to our members, local auto dealerships and Kemba team for collectively donating over \$11,000 in toys!

FINANCIAL WELLNESS



Get your finances in order in 2024 by exploring financial coaches, articles and calculators provided by Kemba. We have partnered with Banzai and Young Money University to bring clear, in-depth lessons that help you dive into the financial topics that you care about most.



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Kemba Credit Union BOARD ELECTION

KAY ASBROCK

Kay Asbrock has been a Kemba member for over 30 years and has been a Kemba board member since 2015. Kay currently serves on Kemba's Benefits Committee and Budget Committee. She also previously served on the board of Kemba's wholly-owned credit union service organization, CU Advantage. Kay was employed by The Kroger Company for 32 years, the majority as a store manager. She worked at the following stores: Harrison, Western Hills, Cheviot, Lawrenceburg, Oxford, Batesville, Mount Airy, Beckett Ridge, Northgate, Springboro, and Eaton. Kay holds a Bachelor's degree in Business from Miami University and in 2008 earned an MBA from Miami University. She lives on a farm in Preble County.



TOM THOLE

Tom was elected to the Kemba Board in 1989 and has been re-elected in every term since 1992. Tom was appointed Chairman of the Board in 2015. He was employed by The Kroger Company for 37 years and has been a credit union member since 1965. Tom graduated from Xavier University in 1970 and from the Salmon P. Chase College of Law in 1974. He passed the Ohio State Bar Exam and he retired from the active general practice of law in 2022. Tom resides in Anderson Township with his wife, LaVerne.



ANNUAL MEETING 2024

Tuesday, April 16, 2024 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.

DAN SUTTON

Dan Sutton is President/CEO of Kemba Credit Union and was appointed to the Kemba Board of Directors in 2019. He joined Kemba in 1999 and has previously served as Kemba's Chief Financial Officer and Chief Operating Officer. Under Dan's leadership, Kemba has grown to more than \$1.6 billion in assets and serves more than 127,000 members. Dan currently serves on Symitar's Credit Union Advisory Board, the Ohio Credit Union League Board's Advocacy Action Committee, the West Chester-Liberty Chamber Alliance Board, and several other boards. Dan holds a Master's degree in Organizational Leadership and a Bachelor's degree in Accounting from Mount St. Joseph University. Dan currently resides in Cincinnati, Ohio with his wife, Becky, his son, Michael and his daughter, Emily.



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 ensures 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 Bruce Raines, 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 2024 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held April 16, 2024). 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.

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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.

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%



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*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



NMLS #422067

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
4.75% APY*

* APY = Annual Percentage Yield. All deposit rates are accurate as of 12/15/2023. APY is accurate as of the last dividend declaration date. Early withdrawals subject to penalty. Minimum balance to open and earn dividends: \$500.00. 11 Month Special APY = 5.00% Rate = 4.88%. 17 Month Special APY = 4.75% Rate = 4.64%. Rates subject to change.



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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!



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