



KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

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CALENDAR

APRIL

Find your car online with the Kemba Auto Center.

16 - KEMBA ANNUAL MEETING

MAY

Get a Consumer Loan to upgrade the backyard.

27 - MEMORIAL DAY

Kemba Branches Closed

JUNE

Use your Kemba Credit Card for vacation purchases.

19 - JUNETEENTH

Kemba Branches Closed

Welcome WUFFACE Federal Credit Union Members!

We are pleased to announce that effective April 1, 2024 WUFFACE Federal Credit Union merged into Kemba Credit Union.

We are excited about this merger and look forward to serving their members and families.

FINANCIAL SUMMARY

ASSETS

\$1,647,000,081

LOANS

\$1,449,326,152

SHARES

\$1,266,842,926

MEMBERS

128,578

NET WORTH

\$177,401,502

These figures are accurate as of February 29, 2024.



WE'VE MOVED OUR DOWNTOWN CINCINNATI LOCATION.

629 VINE STREET
CINCINNATI, OH 45202

Open Atmosphere.

Lounge Seating.

Coffee Bar.

CEO CORNER



We are excited to have celebrated our 90th anniversary this past February. While a lot has changed in the financial services world in the past 90 years, our purpose and mission to serve our members has not. Thank you to all our members, employees and the community for your support and dedication to the growth and success of Kemba Credit Union over the past 90 years.

We're also excited to share that we moved into a new location on Vine Street, 629 Vine St. Cincinnati, OH 45202. This modern branch provides our members with an open atmosphere, lounge seating, and a coffee bar. If you find yourself in the neighborhood, we invite you to stop in.

We would like to welcome WUFFACE Federal Credit Union members and employees. We are pleased to announce that effective April 1, 2024, WUFFACE Federal Credit Union merged into Kemba Credit Union. We are excited about this merger and look forward to serving our new members and the Richmond, Indiana community.

On St. Patrick's Day weekend, Kemba was a proud sponsor of West Chester's Shamrock Shuffle run/walk benefiting EDGE Teen Center. EDGE offers a safe place for teens to spend a couple hours after school interacting with adults who strive to help them develop character traits that will enable them to make a positive impact in the world.

Coming this summer, Kemba is thrilled to be the title sponsor for the third annual Taps, Tastes and Tunes festival at the National Voice of America Museum of Broadcasting. This free admission festival will run July 4 to July 6, at 8700 Tylersville Rd. West Chester, OH 45069. Enjoy great food, entertainment, carnival games and more. We look forward to seeing you there!

Thank you for your continued support of Kemba Credit Union. We remain committed to you, your family, and the communities we serve. From all of us at Kemba, we wish you a wonderful spring.

Dan Sutton
President/CEO

Kemba Credit Cards **MAKE EVERY MOMENT COUNT AND EARN REWARDS!**

VISA® PLATINUM
9.90% APR*

Scan or visit
kemba.com
for our credit
card offerings



*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.

PRIVATE STUDENT LOAN SOLUTIONS FROM KEMBA



A college education can open doors to job opportunities, but it also comes with a hefty price tag. When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, Kemba can help!

Our Student Choice private student lending solution can help you fill funding gaps that remain after you've exhausted lower-cost sources of aid. With our innovative education line of credit, you can secure funding for an entire undergraduate career with just one application!* In future academic years, simply request funds from the line (called a "draw") for the amount you need – no need to reapply!

- Can be used for college tuition and other education-related expenses
- An easy online application
- Personalized support every step of the way

Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, once your plans have been finalized, you can come back to request the exact funding you need.



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kemba.com

*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements. All loans are subject to approval. Rates, terms, and conditions are subject to change.

KEMBA INSURANCE

Home ■ Auto ■ Life ■ Small Business



Scan for our
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.

NEW ONLINE AND MOBILE BANKING

Coming This Fall!

A brand-new digital banking experience designed to serve you is coming this fall! Our new digital banking experience will include:

- A consumer friendly design
 - Tools to help manage your accounts
 - Financial wellness tips
 - Personalized offers
- And so much more!*

We can't wait for to provide you with this upgraded digital banking experience.



 Please take the time to verify your personal information on your account to help make for a seamless transition.

KEMBA

INVESTMENT SERVICES

Available through CUSO Financial Services, LP

- Financial Planning
- Life Insurance
- Rollovers/Consolidating Accounts
- Nearing Retirement
- Estate Planning
- Income in Retirement
- Saving for College



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* 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.

MONEY MARKET



Your savings goals are closer than they appear. Reach them faster with tiered rates designed to grow your hard-earned balance.

BALANCE	APY*	DIVIDEND RATE
\$2,500 - \$24,999	2.00%	1.980%
\$25,000 - \$74,999	2.25%	2.225%
\$75,000+	2.50%	2.469%

*APY = Annual Percentage Yield. All deposit rates are accurate as of 03/01/2024. APY is accurate as of the last dividend declaration date. Fees may reduce earnings on the account. No monthly service fee. 6 free transactions per month. Rates subject to change.

Federally Insured by NCUA

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



*APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. APYs accurate as of 3/01/2024. 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

FIND YOUR NEW CAR WITH THE KEMBA AUTO CENTER

Scan or visit 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*.

*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.

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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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

MERCHANT SERVICES

WE ARE HERE TO HELP YOUR SMALL BUSINESS.

Get paid faster, safer, and smarter with our merchant services member program.



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.

Infintech™, LLC is a registered ISO/MSP in association with Fifth Third Bank, N.A. and Wells Fargo Bank, N.A., Walnut Creek, CA. Infintech™, LLC is also a registered ISO in association Wells Fargo Bank, N.A., Concord, CA.



Learn More at kemba.com



For more information, please contact **KIM KUCHENBUCH** 513.309.3072

SHAMROCK SHUFFLE

On March 16, 2024, Kemba was a proud sponsor of Shamrock Shuffle West Chester benefitting Edge Teen Center, one of Kemba's community partners. EDGE offers a safe place for teens to spend the hours after school interacting with adults who strive to help them develop character traits that will enable them to make a positive impact in their world. Shout out to our Kemba employees and their families who crossed the finish line together!

