



KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

In this issue:

- > New Online / Mobile Banking
- > Top Workplace
- > VOA Country Music Festival
- > Online Banking Best Practices
- > New Blue Ash Location
- > Kemba Golf Classic

CALENDAR

JULY

Find your car online with the Kemba Auto Center.

4 - INDEPENDENCE DAY

Kemba Branches Closed

AUGUST

Get a Consumer Loan to upgrade the backyard.

8-11 - VOA COUNTRY MUSIC FESTIVAL

SEPTEMBER

Apply For A HELOC to prepare for holiday gatherings.

2 - LABOR DAY

Kemba Branches Closed

FINANCIAL SUMMARY

ASSETS

\$1,697,958,610

LOANS

\$1,445,192,887

SHARES

\$1,289,635,573

MEMBERS

130,040

NET WORTH

\$179,748,355

These figures are accurate as of May 31, 2024.

NEW ONLINE AND MOBILE BANKING Coming This September!

A brand-new digital banking experience designed to serve you is coming this September! The reimagined platform is focused on your banking needs by making it easier for you to self-service from your smartphone, tablet, or computer. We have taken the digital experience beyond essential banking needs to also include:

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



Primary and Joint account members will now have unique and individual Online Banking ID's and passwords. To ensure all members on the account are successful in creating login profiles within our new digital banking platforms, please take the time to verify your contact information on your account. Call us at 513.762.5070 or stop by your local branch to update your contact information.

WE ARE A TOP WORKPLACE, AGAIN!

Kemba Credit Union has been named a 2024 Top Workplace. The Cincinnati Enquirer has recognized 126 organizations in Cincinnati as Top Workplaces for 2024.



CEO CORNER



Kemba Credit Union was recently named a Top Workplace in Cincinnati for the SIXTH year in a row! This award is based solely on the feedback offered through the employee survey we administered just a few months ago. Surveys went out to thousands of employees from hundreds of companies within the Cincinnati region. We are extremely proud, especially because the judges were our talented employees. I want to personally thank our staff for their hard work and dedication, and for continuing to make Kemba Credit Union a Top Workplace.

We are excited to announce our new Blue Ash branch will open on July 15th. This full-service, freestanding branch is located on the corner of Kenwood Rd. and Cornell Rd. at 11200 Kenwood Rd., Blue Ash, OH 45242. This location will provide drive-thru and drive-up ATM access, more convenient hours, and a beautiful, open atmosphere for our members. The last day of business for our current location on Grooms Rd. will be Thursday, July 11th. Please keep an eye on your email for additional branch opening information.

I am proud to share that Kemba's 35th Annual Golf Classic was our most successful outing to date. We hosted more than 150 members, vendors, and friends at the Aston Oaks Golf Course on June 4, 2024. This is the eleventh year that the outing supported the Cincinnati Fire Foundation. The credit union presented a check for \$80,341.48 to the Cincinnati Fire Foundation that was accepted by the Cincinnati Fire Foundation President and the Cincinnati Fire Chief. The funds raised at this special event will go toward the purchase of specialized equipment, internal training needs, smoke alarms, and educational resources for the fire department's community outreach efforts.

Kemba is excited to be the official VIP Title Sponsor this year for the Voices of America Country Music Fest at the National Voice of America Museum of Broadcasting. This 4-day music festival will run Aug 8 - 11, at 8700 Tylersville Rd. West Chester, OH 45069. This highly anticipated music fest will feature top country artists including Jason Aldean, Keith Urban, Sam Hunt and many more. Time is running out to purchase tickets, so don't wait! You can join us by purchasing a single day or 4-day pass. Visit www.voacountrymusicfest.com for more information.

Thank you for your continued support of Kemba Credit Union. We remain committed to you, your family, and the communities we serve. Have a wonderful summer!

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.

VOICES OF AMERICA
COUNTRY MUSIC FEST



Kemba is an official VIP Title Sponsor for the Voices of America Country Music Fest! This 4-day music fest will take place August 8 - 11 at Voice of America in West Chester, Ohio. Get ready to hang out with over 30 of country music's greatest artists including Jason Aldean, Keith Urban, Sam Hunt and so many more. You can join in on the fun by purchasing a single day or 4-day pass. This is an event that you don't want to miss!

VISIT
VOACOUNTRYMUSICFEST.COM
FOR DETAILS!



Scan here to buy tickets

MONEY MARKET



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at kemba.com



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 - \$149,999	2.50%	2.469%
\$150,000 - \$249,999	2.75%	2.713%
\$250,000+	3.25%	3.198%

*APY = Annual Percentage Yield. All deposit rates are accurate as of 06/01/2024. 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. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Rates subject to change.

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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.

ONLINE BANKING BEST PRACTICES

It might be time to update your Username and Password.

When it comes to cybersecurity, there is no time like the present to double check the safety of your online banking. The easiest way to protect yourself from cyber threats is by having a strong and unique username and password for your online banking. We suggest taking a moment to strengthen BOTH your username and password.

Tips for creating a strong username and password:

- At least 12 characters, use a combination of uppercase and lowercase letters, numbers, and symbols
- Never use personal information such as name, birthday, or anniversary
- Do not reuse usernames or passwords from other online accounts

Password examples - *Be Creative!*

Weak: Fuzzyl82

Strong: Lincoln#Dog82

Strongest: %Fuzzy!Lincoln#1216\$

Steps to update your username and password:

Step 1: Log in to your online banking account

Step 2: Click 'Settings'

Step 3: Under 'Modify Login Information' update your username and/or password

Step 4: Click 'Submit'

Remember, any email you receive from Kemba will be sent from a Kemba account: @kembacu.org. DO NOT click on any links or attachments from senders you do not recognize. Please do not hesitate to contact us at info@kembacu.org if you have any questions.

OUR BLUE ASH BRANCH IS MOVING!

Our full-service Blue Ash branch will open **July 15th!** We are relocating to a newly renovated and upgraded space with our members' needs in mind. For added convenience, this branch features an easily accessible drive-thru and ATM. Stop by our newest branch.



LOCATION

11200 Kenwood Road
Blue Ash, OH 45242

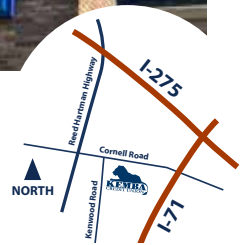
HOURS

LOBBY M-F 9:00AM - 5:30PM

SAT 9:00AM - 1:00PM

DRIVE-THRU M-F 9:00AM - 6:00PM

SAT 9:00AM - 1:00PM



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 6/01/2024. 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.

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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

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 Certificate
5.00% APY¹

17-Month Certificate
4.75% APY¹



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¹ APY = Annual Percentage Yield. All deposit rates are accurate as of 6/01/2024. 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.



Benefiting



On June 4th, we held our 35th Annual Kemba Golf Classic at Aston Oaks Golf Club. We started out the morning with over \$72,000 raised for the Cincinnati Fire Foundation. With the help of more than 150 golfers and additional funds raised throughout the day, we were able to donate a total of \$80,341.48.

The Cincinnati Fire Foundation is a not-for-profit corporation that supports the Cincinnati Fire Department by raising funds for specialized equipment, internal training needs, smoke alarms, and educational resources for the fire department's community outreach efforts.



Pictured left to right: Dan Sutton (Kemba President/CEO), Chief Frank McKinley (Cincinnati Fire Department), Kim Kuchenbuch (Cincinnati Fire Foundation Board Member), Ken Kuhn (Cincinnati Fire Foundation President)