



SUMMER 2025

KLIPPINGS

Your guide to what's happening at Kemba

In this issue:

- Kemba Golf Classic ➤ Rubber Duck Regatta ➤ Scholarship Winners
- VOA Country Music Fest ➤ Ohio Homebuyer Plus ➤ Get Green Checking ➤ Online/Mobile Banking

kemba.com

CALENDAR

JULY

4 - INDEPENDENCE DAY
Branches Closed

AUGUST

7-10 VOA
COUNTRY MUSIC FEST
Visit Our Booth!

SEPTEMBER

1 - LABOR DAY
Branches Closed

FINANCIAL SUMMARY

ASSETS

\$1,758,134,633

LOANS

\$1,363,131,350

SHARES

\$1,426,285,191

MEMBERS

129,078

NET WORTH

\$189,680,958.34

These figures are accurate
as of May 31, 2025.

36TH ANNUAL KEMBA GOLF CLASSIC

On June 3rd, we held our 36th Annual Kemba Golf Classic at Aston Oaks Golf Club. With the help of more than 150 golfers, we were able to donate a total of \$97,950.49 to the Cincinnati Fire Foundation. This not for-profit corporation 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: Ken Kuhn (Cincinnati Fire Foundation President), Dan Sutton (Kemba President/CEO).

Kemba Credit Union is helping fight the battle against hunger. An estimated 1 out of 5 people in the Tri-State are considered to be food-insecure, a rate significantly higher than the national average.

Starting later this summer, Kemba branches will be selling rubber ducks to help more than 90,000 food-insecure children in the Tri-State area. Stop by your local Kemba branch, or log into Online Banking to help our neighbors in need.

RUBBER DUCK REGATTA



NOTIFICATION OF CHANGE: The Funds Availability Policy has been updated.

Effective July 1, 2025, we are updating our Funds Availability Policy in accordance with federal regulations (Regulation CC). These changes reflect inflation-adjusted thresholds and may affect when deposited funds are available for withdrawal.



Scan or Visit
kemba.com
for Details

MEMBER LOYALTY SURVEY

As part of our commitment to improve our member service and support, we will be requesting your assistance in providing valuable feedback by participating in our Member Loyalty Survey. Beginning this Summer/Fall, we will start inviting members to participate in this short survey. We look forward to your participation and feedback.



CEO CORNER

KEMBA NAMED A TOP WORKPLACE FOR THE 7TH YEAR IN A ROW

We are proud to share that Kemba Credit Union recently received the following recognition for our workplace culture:

- Top Workplace in Cincinnati for the seventh year in a row
- Top Workplace in the country by USA Today for the second year in a row

These awards are based solely on the feedback our employees offer through our annual employee engagement survey. Surveys went out to hundreds of companies in our region, and thousands of companies throughout the country. We're incredibly proud of this recognition and even more proud of the dedicated team behind it. Thank you to our amazing staff for making Kemba a great place to work, year after year.

A RECORD-BREAKING GOLF CLASSIC

We're excited to share that Kemba's 36th Annual Golf Classic was our most successful event yet! Held on June 3, 2025, at Aston Oaks Golf Course, we welcomed over 150 members, business partners, and friends for a day of fun and fundraising. This marks the 12th year the outing has supported the Cincinnati Fire Foundation, and we were honored to present a donation of \$97,950.49 to support their vital work. The funds raised will help provide specialized equipment, training, smoke alarms, and educational resources for community outreach programs.

BUY A DUCK, FEED A CHILD

Our annual "Buy A Duck, Feed A Child" campaign is back in support of the 31st Annual Freestore Foodbank Rubber Duck Regatta! Ducks are available for purchase at all Kemba branches and through Online Banking. Each duck you buy helps provide meals for families in need—thank you for making a difference in our community.

JOIN US AT THE VOICES OF AMERICA COUNTRY MUSIC FEST

Kemba is proud to be the official VIP Title Sponsor of this year's Voices of America Country Music Fest! Join us August 7-10 at the National Voice of America Museum of Broadcasting in West Chester, OH, for four unforgettable days of live music featuring top artists like Carrie Underwood, Hardy, Bailey Zimmerman, and more. Don't miss out—choose from single-day or 4-day passes and find full event details at www.voacountrymusicfest.com.

THANK YOU FOR YOUR SUPPORT

We sincerely appreciate your continued support of Kemba Credit Union. We remain committed to serving you, your family, and our communities. Wishing you a safe, fun, and joyful summer!

Dan Sutton, President / CEO

KEMBA CREDIT CARDS

Make Every Moment Count!

VISA® PLATINUM
9.90% APR*



Scan or Visit
kemba.com
for our Credit
Card Offerings



Scan
to view
the full
disclosure

*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/357/89893/Visa-Platinum-January-2025.pdf. Credit limit increase requests may not be honored on cards featuring an open promotional rate/period.

2025 SCHOLARSHIP WINNERS!

Congratulations to this year's Kemba and/or Cincinnati Area Credit Union Outreach Alliance winners.

Paige Brames Michael Holman
Sophia Bross Maggie Evans
Sarah Enginger Haylee Frazier
Trevor Ranly

MONEY MARKET



Learn More
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+	3.00%	2.956%

*APY = Annual Percentage Yield. All deposit rates are accurate as of 5/01/2025. 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.

Federally Insured by NCUA

KEMBA
INSURANCE



Scan for our
Insurance
Options



Home ■ Auto ■ Life ■ Small Business

*Insurance products are offered through Kemba Insurance, LLC, are not NCUA or otherwise federally insured, are not guarantees or obligations of Kemba Credit Union, and may involve investment risk including possible loss of principal. Kemba Insurance, LLC is a wholly owned subsidiary of Kemba Holdings, Inc. Business conducted with Kemba Insurance, LLC is separate and distinct from any business conducted with Kemba Credit Union or Kemba Holdings, Inc.

VOA COUNTRY MUSIC FEST

This summer, Kemba will be the Official VIP Sponsor of the Voices of America Country Music Fest on August 7th-10th. We hope to see you at our booth for giveaways and great company!



SCORE 2025 CLIENT OF THE YEAR AWARDS

Congratulations to SCORE Client of the Year winners. Kemba Credit Union is proud to support SCORE Mentors Greater Cincinnati, which fosters vibrant small business communities through mentoring and education.



Advanced Integrative Wellness was awarded \$4,000 in the Start-up-Ideation Category.



Elegant Violin Collective was awarded \$3,500 in the Build-Established Category.



It's Never Too Early To Start Saving

with no monthly service fees.



Scan or Visit
kemba.com
for Details

CUBS ACCOUNTS

Up to 12 years old
Help your youngster learn the value of saving early on.

LIONS ACCOUNTS

13-17 years old
Earn dividends on balances of \$100 or more*.



*Scan or visit kemba.com for full disclosure.

Federally Insured by NCUA

OHIO HOMEBUYER PLUS



Scan or Visit
kemba.com
for Details



OHIO HOMEBUYER PLUS
A SAVINGS PLAN FOR OHIOANS

Ohio Homebuyer Plus offers specialized, tax advantaged savings accounts for Ohioans to use on their homebuying journey. Individuals who open an account may qualify for certain Ohio state income tax deductions.*

*Due to program rules established by the Treasurer of the State of Ohio, not all members or transactions may qualify for the program. For further details on any State of Ohio tax advantages, credits, or deductions, a member should consult a tax professional to verify eligibility regarding program associated tax savings.

Federally Insured by NCUA

NEED A FREE MEETING SPACE?



We encourage you to stop by and utilize our Vine Street Branch meeting room. This modern space is free and open to the community. Amenities include:

- Complimentary coffee and refreshments
- Large display for presentations and more
- High speed Wi-Fi
- Soundproofing for a quiet and productive environment
- Holds up to 6 people
- And More!

Contact us at BranchVineSt14@kembacu.org or stop by our Vine St. branch to make a reservation. We look forward to seeing you!

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

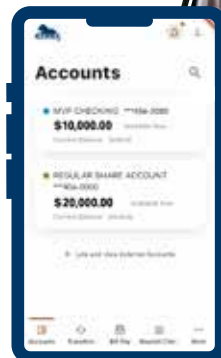
*APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. APYs accurate as of 5/01/2025. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Balances up to \$15,000 receive APY of 4.00%; and (2) balances over \$15,000 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

ONLINE & MOBILE BANKING

New Features Include:

- Personalized Dashboard
- Profile and Security Settings
- Link External Accounts
- Push Notifications
- Financial Wellness Tools
- Message Center
- Live Chat



Learn More
at kemba.com

**ACCESS
YOUR
ACCOUNT**
Anytime & Anywhere!

Download the new
Kemba app from
Google Play or
App Store.



Federally Insured by NCUA

FIND THAT NEW CAR YOU'VE ALWAYS WANTED



Learn
More 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*.

*Insurance products are offered through Kemba Insurance, LLC, are not NCUA or otherwise federally insured, are not guarantees or obligations of Kemba Credit Union, and may involve investment risk including possible loss of principal. Kemba Insurance, LLC is a wholly owned subsidiary of Kemba Holdings, Inc.. Business conducted with Kemba Insurance, LLC is separate and distinct from any business conducted with Kemba Credit Union or Kemba Holdings, Inc.