FALL 2025

KEMBA CREDIT UNION

KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

In this issue:

CALENDAR

OCTOBER
13 - COLUMBUS DAY
Branches Closed

NOVEMBER
11 - VETERANS DAY
Branches Closed
27 - THANKSGIVING DAY
Branches Closed

DECEMBER
25 - CHRISTMAS DAY
Branches Closed

JANUARY
1 - NEW YEAR'S DAY
Branches Closed

FINANCIAL SUMMARY

ASSETS
$1,731,284,616.89

LOANS
$1,401,041,604.41

SHARES
$1,413,245,062.85

MEMBERS
129,374

NET WORTH
$191,974,684.65

These figures are accurate as of August 31, 2025.

WELCOME WHITEWATER REGIONAL FCU MEMBERS

Kemba is excited to announce that Whitewater Regional Federal Credit Union has officially merged with Kemba Credit Union as of September 1, 2025. Thank you to the Connersville community for celebrating with us during Welcome Week. This week-long event took place daily from September 2nd – 5th and involved food trucks, giveaways, community engagement opportunities and more.

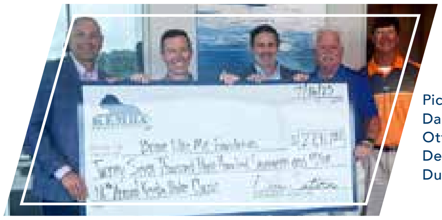
We are delighted to welcome you to the Kemba family and look forward to serving your financial needs!

Pictured left to right: Ryon Brubaker and Dan Schroer.

AUTO DEALERS GOLF CLASSIC

On Friday, June 13th, we held our 18th Annual Auto Dealers Golf Classic. The outing generated an amazing $27,917.07 for local non-profit, Brave Like Me!

The Brave Like Me Foundation is breaking down barriers for children with complex medical conditions and disabilities through meaningful experiences. The organization offers family adventures from rock climbing to indoor skydiving, reunites Cincinnati Children's Hospital patients and their pets, and donates books to local schools and non-profits. We would like to thank our generous sponsors and dealership partners who helped make this donation possible.



Pictured left to right: Dan Sutton, John Otten, Jamie Liebert, Dennis Wander, and Duane Stacklin.

Pictured left to right: Dan Sutton, Dennis Wander, Casey Brooks, Connie Grady, Laela Abolfathzadeh, and Duane Staklin.

HOLE-IN-ONE WINNER!

For the first time in history at the 18th Annual Auto Dealers Golf Classic, a participant achieved a Hole-In-One. Kemba proudly congratulates the winner, Casey Brooks, on that incredible swing! Thank you again to everyone who participated in making this event a success.

CEO CORNER

Welcome to Our Newest Members in Connersville, Indiana

We're excited to extend a warm welcome to the members of Whitewater Regional Federal Credit Union! As of September 1, 2025, Whitewater Regional FCU has officially joined the Kemba Credit Union family.

The Whitewater branch in downtown Connersville adds a 14th location that is now open for all Kemba members. We are excited about this merger and look forward to serving our new members and the Connersville, Indiana community.

Kemba Investment Services

Planning for your future doesn't have to be complicated. We are pleased to welcome wealth advisor, Jill Fitzpatrick to Kemba Investment Services. Jill is here to guide you through retirement planning, wealth management, and more. Ready to get started? Visit www.kemba-lpl.com to schedule your appointment with Jill today.

Auto Dealers Golf Classic: A Day of Fun and Giving Back

Supporting our community is at the heart of everything we do. On June 13, 2025, we hosted the 18th Annual Auto Dealers Golf Classic at Pebble Creek Golf Course. Thanks to the generosity of our sponsors and dealership partners, we raised **$27,917.07** for the **Brave Like Me Foundation**. We're proud to support their mission and grateful to everyone who made this event a success. Visit https://www.bravelikemefoundation.org/ for more information about this great organization.

Rubber Duck Regatta Recap

This summer, Kemba teamed up with the **Freestore Foodbank** once again to sell rubber ducks for the Rubber Duck Regatta. Thanks to the support of our members, we raised more than **$47,000**, which will provide approximately **141,000** meals to families in need.

Wishing You a Joyful Holiday Season

As we head into the holiday season, we want to thank you for being a valued part of the Kemba family. Your continued support and commitment to Kemba means the world to us. From our family to yours, we wish you a joyful holiday season and a prosperous New Year!

Dan Sutton, President / CEO

REFER A FRIEND

Share the Credit Union Difference!

At Kemba, we believe the best things in life are better when shared with family and friends — including a credit union membership! You've experienced the benefits of having a supportive financial partner. Now you can **share that experience** with the people who matter most.

When they join Kemba, they'll experience the same benefits you already value:

- Community-focused, member-owned financial partner
- Friendly, knowledgeable staff
- 24/7 access to your account with the Kemba mobile app
- 5,000+ Shared Branching locations nationwide and free of charge
- Financial wellness resources

And more!

Check Eligibility at kemba.com

Federally Insured by NCUA
Not all individuals are eligible to join Kemba.

KEMBA INVESTMENT SERVICES

Meet Jill Fitzpatrick

Jill Fitzpatrick
Wealth Advisor
513.285.9172
jill.fitzpatrick@lplfinancial.com

Jill Fitzpatrick, Wealth Advisor through LPL Financial at Kemba Credit Union, is a licensed professional, trained to help you create a financial plan that meets your unique goals.

Schedule a no-obligation appointment to meet with Jill and gain valuable information on financial planning topics that include:

- Rollover Services
- Mutual Funds
- Fixed, Variable and Index Annuities
- Life & Long-Term Care Insurance
- Retirement and Business Services

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). *Insurance products are offered through LPL or its licensed affiliates. Kemba Credit Union, Inc. and Kemba Investment Services* ***are not*** *registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Kemba Investment Services, and are employees of LPL. Securities and insurance offered through LPL or its affiliates are:*

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION GUARANTEED	NOT CREDIT UNION DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE

CUBS ACCOUNTS

This youth savings account is available to children up to 12 years old.

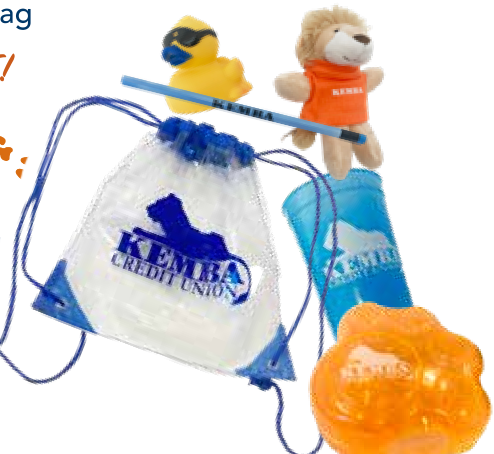
Help your kids begin their financial adventure with a Kemba CUBS Account. Give the gift of financial literacy to the children and grandchildren in your life.

- Competitive dividends on balances of $100 or more
- No monthly service fees
- Kemba Spin Dial during their birthday month for a special deposit in their account
- FREE gift bag

AND MORE!

START THEIR JOURNEY *AND GET THEM A* FREE GIFT BAG!*

*While supplies last, one bag per new SSN.



GET STARTED *TODAY!*

Federally Insured by NCUA

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 9/01/2025. 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.

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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

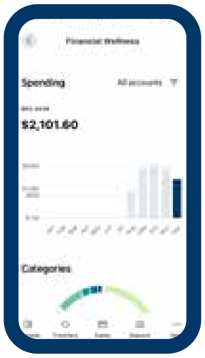
*APR = Annual Percentage Rate. Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of $2, maximum $50. Foreign currency transaction fee 1%. Approval is based upon credit worthiness. Terms and conditions may apply for loan approval. Not everyone will qualify for the credit terms advertised. To view the full disclosure visit https://www.kemba.com/_/kcms-doc/357/92998/Visa-Platinum-Aug-2025.pdf Credit limit increase requests may not be honored on cards featuring an open promotional rate/period.

YOUR CREDIT SCORE, AND SO MUCH MORE!

Powered by SavvyMoney

FREE to use within Online Banking and the Mobile App!

Credit Score, Powered by SavvyMoney is now available to Kemba members through online and mobile banking. This is a free service offered to help you understand your current credit score, gain access to your full credit report, provide credit monitoring alerts, show you how you can improve it and see ways you can save money on new and existing loans with Kemba.



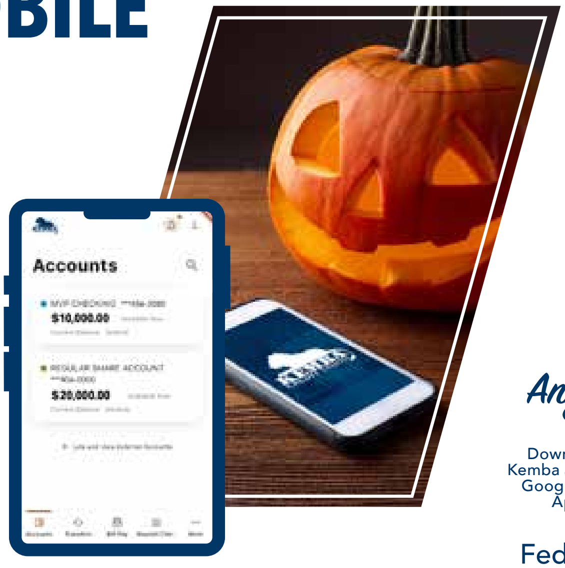
BOARD NOMINATIONS

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 is interested in candidacy for the Board of Directors, should submit their name and qualifications to Dave Hanna, Nominating Committee, C/O Kemba Credit Union, Inc., 5600 Chappell Crossing Blvd., West Chester, Ohio 45069, prior to October 31, 2025. 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: Jeremy Black, Deborah Davis, and Bruce Raines.

ONLINE & MOBILE BANKING

New Features Include:

- Personalized Dashboard
- Profile and Security Settings
- Link to External Accounts
- Push Notifications
- Financial Wellness Tools
- Message Center
- Live Chat (during normal business hours)



Learn More at kemba.com

ACCESS YOUR ACCOUNT

Anytime & Anywhere!

Download the Kemba app from Google Play or App Store.

KEMBA CREDIT UNION

Download on the App Store

GET IT ON Google Play

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

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 9/01/2025. 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 settled 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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