



WINTER 2026

KLIPPINGS

Your guide to what's happening at Kemba

kemba.com

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CALENDAR

JANUARY

1 - NEW YEAR'S DAY

Branches Closed

19 - MARTIN LUTHER KING JR. DAY

Branches Closed

FEBRUARY

6 - SCHOLARSHIP DEADLINE

11 - HOMEBUYER SEMINAR

6 PM at the Kemba Operations Center

16 - PRESIDENTS' DAY

Branches Closed

MARCH

17 - KEMBA ANNUAL MEETING

1 PM at the Kemba Operations Center

FINANCIAL SUMMARY

ASSETS

\$1,753,973,855.12

LOANS

\$1,429,290,260.41

SHARES

\$1,439,649,105.25

MEMBERS

130,617

NET WORTH

\$194,261,413.11

These figures are accurate as of November 30, 2025.

SPREADING HOLIDAY CHEER: KEMBA SUPPORTS TOYS FOR TOTS

Each year, Kemba Credit Union proudly partners with the Marine Toys for Tots Foundation to help bring joy to children across our Ohio, Indiana, and Kentucky communities. Thanks to your generosity—and the incredible support of our auto dealer partners—we collected and purchased more than \$5,000 in donations this year.

Your continued support helps make the holiday season brighter for children in need and reinforces our commitment to being an active, caring partner in the communities we serve. Thank you for helping us spread holiday cheer where it matters most.



READY TO
BUY A HOME?
Join Our
Homebuyer Seminar

Feb. 11, 2026 at 6 PM
KEMBA COMMUNITY
CENTER
5600 Chappell Crossing Blvd.
West Chester, OH 45069



NMLS #422067

FEDERAL HOME LOAN BANK GRANT

See if you are eligible to receive a FHLB grant from the Welcome Home Program for down payment assistance. Funds are limited. Call us at **513.762.1692**



Register For
Our Seminar.
Seats Fill
Up Fast!

SEVEN YEARS STRONG: DAN SUTTON HONORED IN CINCINNATI 300

We're excited to announce that Kemba's President and CEO, Dan Sutton, has been named to Cincinnati Magazine's Cincinnati 300 for the seventh consecutive year. The Cincinnati 300 recognizes the region's most influential and impactful leaders.

Congratulations to Dan and all of the honorees for making Cincinnati such a strong and vibrant community.





CEO CORNER

NEWEST PARTNERSHIPS

We are pleased to announce that Kemba has established two new community partnerships. Kemba is now an Official Partner of Newport Aquarium and serves as the Presenting Sponsor for the exhibit, *Shipwreck: Realm of the Eels*, as well as the Pre-K Membership Program. Additionally, Kemba is the Official Partner of Northern Kentucky University Norse Athletics, including sponsorship of the Vault Hospitality Suite at Truist Arena.

Supporting our communities remains central to our mission. For updates on member benefits and opportunities, please follow us on our official social media channels.

MLK CLASSIC BASKETBALL TOURNAMENT

Kemba Credit Union is proud to be the Title Sponsor of the first-ever MLK Classic. This event will showcase eight boys' varsity teams from Greater Cincinnati and Northern Kentucky, highlighting some of the top high school talent in the region with four thrilling games!

The MLK Classic honors Dr. King's vision by empowering young people, uniting communities, and inspiring future leaders to dream big and serve others. We're excited to support this celebration as the title sponsor.

Games tip off at noon on Monday, January 19, 2026, at Xavier University's Cintas Center. More information, including ticket details, will be available on our website and social media soon.

SCHOLARSHIPS

We are now accepting applications for scholarships for the 2026–2027 academic year. Four recipients will receive a \$2,500 scholarship. To be considered, all application materials must be completed and either postmarked or delivered to any Kemba location by February 6, 2026. Visit kemba.com to access the application.

TOYS FOR TOTS RECAP

We are delighted to once again stand behind the Marine Toys for Tots Foundation. Due to the generous support of our employees and members, we successfully raised more than \$5,000 to provide holiday joy to children within our local communities.

THANK YOU FOR BEING A KEMBA MEMBER

We appreciate your continued membership and the trust you place in us. On behalf of everyone at Kemba Credit Union, we extend our best wishes to you and your family for a joyful holiday season and a prosperous 2026.

Dan Sutton, President & CEO

KEMBA CREDIT CARDS

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VISA® PLATINUM
9.90% APR*

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for our Credit
Card Offerings



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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.

SAVE AND EARN WITH A KEMBA CERTIFICATE



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
3.90% ^{APY¹}



Learn More at
kemba.com

¹ APY = Annual Percentage Yield. All deposit rates are accurate as of 12/19/2025. APY is accurate as of the last dividend declaration date. Early withdrawals subject to penalty. Fees may reduce earnings on the account. Minimum balance to open and earn dividends: \$500.00. 11 Month Special APY = 3.90% Rate = 3.83%. Rates subject to change.

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NKU AND NEWPORT AQUARIUM PARTNERSHIPS

Have you heard the news? We've partnered with NKU and Newport Aquarium!

Kemba is an Official Partner of Newport Aquarium! We're also the Presenting Sponsor of *Shipwreck: Realm of the Eels* exhibit and the Pre-K Membership Program! Throughout the year, we will have special promotional offers for our members. It's a great opportunity to explore eels, lionfish, jellyfish, and other fascinating aquatic exhibits with your loved ones, while also supporting important conservation efforts.

Kemba is also the Official Partner of Northern Kentucky University's Athletics Program and the Vault Hospitality Suite at Truist Arena. This means exclusive ticket opportunities for members and a strong Kemba presence on campus throughout the year. We'll be right there with you, cheering on the Norse!

These partnerships reflect our ongoing commitment to supporting the communities where our members learn, grow, and build memories. Be sure to follow us on social media and watch your email for future promotions and member-exclusive giveaways.



NEWPORT
AQUARIUM



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:

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AGENCY

NOT CREDIT
UNION
GUARANTEED

NOT
CREDIT UNION
DEPOSITS
OR OBLIGATIONS

MAY LOSE
VALUE

FOLLOW US!

Want to stay in the know? Follow us on Facebook, Instagram, and LinkedIn to keep up with our community initiatives, exclusive member offers, and helpful financial education from your trusted, next-door financial partner.



KEMBA SCHOLARSHIPS

Kemba is awarding four \$2,500 scholarships for the 2026-2027 school year. All applications must be completed and postmarked or delivered to any Kemba location no later than February 6, 2026. Winners will be notified by April 24, 2026.

Scan or visit
kemba.com



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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 12/01/2025. 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.



Visit **kemba.com**
For Details And
Qualifications
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CONSUMER RESOURCES

SCAN TO
SEE OUR
MERCHANT
PARTNERS



CONSUMER FINANCING SIMPLIFIED.

Colder weather calls for completing those inside home projects. Kemba Consumer Resources has you covered on most financing needs. Our simplified, budget-friendly financing approach allows consumers to easily obtain the products they need with the backing of the Kemba name. Our goal is to provide you the best financing available to make it even easier to finish your home renovations.

For more information, please contact

Scott Witte • 513.763.1855
scottw@kembacu.org

KEMBA INSURANCE



Scan for our
Insurance
Options



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*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.

Kemba Credit Union BOARD ELECTION

JEREMY BLACK

Jeremy Black was appointed to Kemba's Board of Directors in 2023 and previously served on Kemba's CUSO Boards. Jeremy is the CEO and Co-Founder of Atomic Robot, an award-winning mobile app development studio partnering with startups to Fortune 50 companies. With more than 30 years of experience building custom software across diverse industries, he brings deep technical and strategic expertise. Jeremy holds engineering and MBA degrees and lives in Mason, Ohio, with his wife, Jennifer.



DEBORAH DAVIS

Deborah was elected as a Kemba board member in 2002. Deborah is the Board Secretary and also serves as a member of the Benefits Committee, providing guidance on various Human Resource topics. Deborah spent many years with BASF, Cognis Corporation, and SDRC, all in Human Resources management positions. Currently, Deborah is Vice President of Human Resources at Hard Rock Cincinnati. She is also the co-founder and Principal Consultant with Gentry Davis Consulting Group and is very active in the community. Deborah holds a Bachelor of Science Degree in Business Administration from the University of Baltimore. Deborah resides in Madeira, OH with her husband, James.



BRUCE RAINES

Bruce was appointed to the Kemba Board of Directors in 2015 and has been re-elected in every term since 2016. Bruce has 22 years of experience in the financial services industry with a focus on the management of the insurance fraud investigation segment. Bruce currently serves on Kemba's ALM Committee and previously served on Kemba's CUSO Boards. Bruce attended the University of Minnesota and currently resides in Independence, Kentucky with his wife, Deb.



ANNUAL MEETING 2026

Tuesday, March 17, 2026 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.

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, Jerry Ziegelmeyer, and Bob Weitzel, 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 2026 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held March 17, 2026). 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.

