



FALL 2024

KLIPPINGS

Your guide to what's happening at Kemba

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- > Money Market
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kemba.com

CALENDAR

OCTOBER

Apply For A HELOC to prepare for holiday gatherings.

14 - COLUMBUS DAY - Branches Closed

NOVEMBER

Apply for a Kemba Visa® Platinum Credit Card for holiday purchases.

11 - VETERANS DAY - Branches Closed
28 - THANKSGIVING DAY - Branches Closed

DECEMBER

Save up for a home with an Ohio Homebuyers Plus Savings Account.

25 - CHRISTMAS DAY - Branches Closed

FINANCIAL SUMMARY

ASSETS

\$1,728,178,077

LOANS

\$1,435,909,197

SHARES

\$1,289,190,980

MEMBERS

130,139

NET WORTH

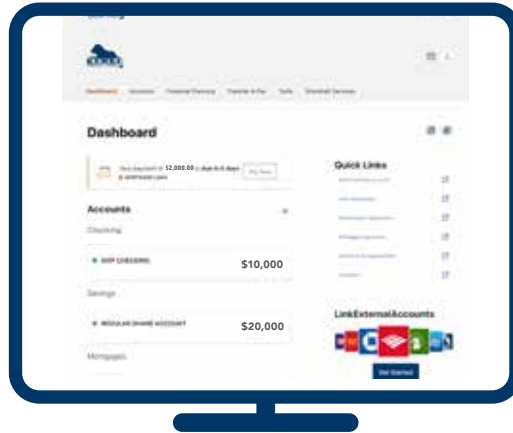
\$181,223,718

These figures are accurate as of August 31, 2024.

All-New

ONLINE & MOBILE BANKING

Bill Pay ■ Credit Score ■ Transfers ■ Card Management
eStatements ■ Mobile Deposit



New Features Include:

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

In Kemba Credit Union's commitment to you, we've upgraded our digital banking experience to modernize the user experience and make it easier for you to self-service from your smartphone, tablet, or computer for all of your banking needs.

Our new digital banking platform has been optimized to allow for your personalization and viewing. Now you may access and manage your finances within one platform.



Learn More at kemba.com

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

CEO CORNER



I would like to personally thank the staff and the membership for your patience as we transitioned to a new online and mobile banking platform last month. This new platform provides a modern look, new and improved features, as well as enhanced security. If you have not already logged in, I encourage you to check out this new and improved experience. Kemba's contact center and branches are available to answer any questions you may have, or you can send us a secure message through the new platform, and we will be happy to assist you.

I am excited to share that Kemba now offers the Ohio Homebuyer Plus Program to our members! This is a specialized, tax-advantaged savings account to help Ohioans save on their homebuying journey. Kemba is offering above-market interest rates for members who utilize this program. For additional information, please visit kemba.com.

Community support continues to be a core component of Kemba's mission. On June 14, 2024, Kemba hosted the 17th Annual Auto Dealer Golf Classic at Pebble Creek Golf Course. This year, \$22,702.06 was raised and donated to the Hayden & Crue Project and Chair Force 1 Foundation. The Hayden & Crue organization provides support to families on their unique journey through parenthood, including infertility, miscarriage, stillbirth, and infant/child loss. They work with Cincinnati-area hospitals to build angel suites that bring comfort to families as they navigate grief and loss. Chair Force 1 Foundation provides wheelchair accessible vans and mobility equipment to families in greater Cincinnati who are fighting ALS and other neurological diseases. Thank you to our generous sponsors and our dealership partners who helped make these donations possible.

Also this summer, Kemba was proud to partner with the Freestore Foodbank once again to sell rubber ducks for the Rubber Duck Regatta. With the help of our members, we raised more than \$49,000 which will provide approximately 147,000 meals to families in need.

Thank you for your continued support and commitment to Kemba. From our family to yours, we wish you a wonderful holiday season and a prosperous New Year.

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



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/357/81569/Visa-Platinum-Oct-2023.pdf. Credit limit increase requests may not be honored on cards featuring an open promotional rate/period.

30th Annual RUBBER DUCK REGATTA RESULTS



Duck season has officially ended and 2024 was an amazing year!

Thanks to your generosity, Kemba raised more than \$49,000 in duck sales at our branches and through online banking. This provided approximately 147,000 meals to food-insecure families throughout Greater Cincinnati.

Thanks to all who participated in this year's 30th Annual Rubber Duck Regatta.

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+	3.25%	3.198%

*APY = Annual Percentage Yield. All deposit rates are accurate as of 09/01/2024. 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.

Federally Insured by NCUA



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.



Looking to Buy a Home In the Next 5 Years? **LET US HELP!**

WHAT IS OHIO HOMEBUYER PLUS?

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.*



VISIT
KEMBA.COM
FOR DETAILS

Federally Insured
 by NCUA

*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.



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



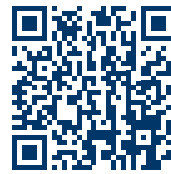
Visit kemba.com
 For Details And
 Qualifications

*APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. APYs accurate as of 9/01/2024. 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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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., 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.



TREASURY MANAGEMENT

Businesses have unique needs when managing finances. Our treasury management services are perfect for helping you reach your financial goals. We are dedicated to serving small businesses and helping to optimize your finances.



- ACH Origination
- Business Remote Deposit Capture
- Wire Transfer
- Payroll

Learn More at kemba.com

KEMBA DEALER GOLF CLASSIC

On Friday, June 14th, we held our 17th Annual Kemba Dealer Golf Classic at Pebble Creek Golf Course. We are excited to share we raised \$22,702.06.

\$11,351.03 was donated to The Hayden & Crue Project. The Hayden & Crue Project is an organization that provides comfort and support to families on unique journeys through parenthood such as infertility, extended hospitalization, miscarriage, stillbirth and infant/child loss.

Additionally, \$11,351.03 was donated to Chair Force One. Chair Force One provides mobility equipment and wheelchair accessible vans to families in the greater Cincinnati area fighting ALS and other neurological diseases.

Thank you to our generous sponsors and our dealership partners who helped make these donations possible.



From left to right: Dan Sutton, Kemba President/CEO, Nick Ruch and Ben Rolfes Chair Force One Board Members, Tony and Nicole Campbell, Hayden & Crue Co-Founders, Dennis Wander, Kemba Indirect Lending Manager, Duane Stacklin, Kemba Chief Lending Officer.

BOARD NOMINATIONS

Deborah Davis, 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 interested in candidacy for the Board of Directors, should submit their name and qualifications to Deborah Davis, Nominating Committee, C/O Kemba Credit Union, Inc., 5600 Chappell Crossing Blvd., West Chester, Ohio 45069, prior to October 31, 2024. 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: Jerry Ziegelmeier, Dave Hanna, and Bob Weitzel.

