



WINTER 2025

KLIPPINGS

Your guide to what's happening at Kemba

In this issue:

- > Ohio Homebuyer Plus
- > Scholarships
- > Credit Cards
- > Money Market
- > Online/Mobile Banking
- > Get Green Checking

kemba.com

CALENDAR

JANUARY

- 20 - MARTIN LUTHER KING JR. DAY
Branches Closed
- 29 - HOMEBUYER SEMINAR
6 PM at the Kemba Community Center

FEBRUARY

- 1 - SCHOLARSHIP DEADLINE
- 11 - PRESIDENTS' DAY
Branches Closed

MARCH

- 18 - ANNUAL MEETING
1 PM at the Kemba Operations Center



OHIO HOMEBUYER PLUS
A SAVINGS PLAN FOR OHIOANS

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.*



Scan or Visit
kemba.com
for Details

*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

FINANCIAL SUMMARY

ASSETS

\$1,778,931,288

LOANS

\$1,419,190,691

SHARES

\$1,339,009,225

MEMBERS

129,694

NET WORTH

\$183,013,372

These figures are accurate as of November 30, 2024.

FEDERAL HOME LOAN BANK GRANT

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



CINCINNATI 300

Congratulations to our President / CEO, Dan Sutton, who was recently named one of Cincinnati's 300 most influential business leaders by Cincinnati Business Magazine! This publication provides a comprehensive snapshot of the state's top leaders across major industries and results from extensive contacts in local business circles, ensuring that it represents the influential individuals at the helm of Cincinnati's success.



CEO CORNER



In 2024, Kemba Credit Union marked its 90th anniversary. The Board of Directors and the Kemba team remain committed to investing in products, services, and delivery solutions to improve your banking experience. We extend our gratitude to the dedicated team for their significant contributions to making 2024 a remarkable year.

As we enter the new year, Kemba remains dedicated to the financial wellness of our employees, members, and the communities we serve. I encourage everyone to utilize our new online and mobile banking platforms, which offer a variety of user-friendly and interactive resources to strengthen your financial future. Explore our new budgeting tools, credit score enhancement features, and financial calculators to boost your financial well-being in 2025.

Kemba will be hosting a Homebuyer Seminar on Wednesday, January 29, 2025, at 6:00 pm in the Kemba Operations Center Community Room located in West Chester, Ohio. The seminar will cover tips on purchasing a home and various details related to the homebuying process. Additionally, members are encouraged to explore the Ohio Homebuyer Plus Program, which is designed to help Ohio residents save on their homebuying journey through a specialized, tax-advantaged account. Kemba is offering competitive interest rates for members who participate in this program. For more information, please visit kemba.com.

Kemba Insurance offers valuable assistance for your financial planning needs. We provide a range of insurance options designed to safeguard your loved ones and important assets. To schedule a consultation with a representative, please visit kemba.com today.

This holiday season, Kemba is honored to have partnered with the Marine Toys for Tots Foundation. Annually, this amazing foundation collects new, unwrapped toys and distributes them as Christmas gifts to children in need within our local communities. We extend our gratitude to our members, local auto dealerships, and the entire Kemba team for their collective donations exceeding \$6,250 and more than 1,000 toys.

We extend our sincere appreciation for your continued loyalty to Kemba Credit Union. The celebration of our 90th anniversary has been made possible through your support and that of our communities. On behalf of everyone at Kemba, we wish you and your family health, happiness, and prosperity in the coming 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.

KEMBA SCHOLARSHIPS



Kemba is awarding five - \$1,000 scholarships for the 2025-2026 school year. All applications must be completed and postmarked or delivered to any Kemba location no later than February 1, 2025. Winners of Kemba's scholarships will be notified by April 11, 2025.

Scan or visit
kemba.com



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 1/01/2025. 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

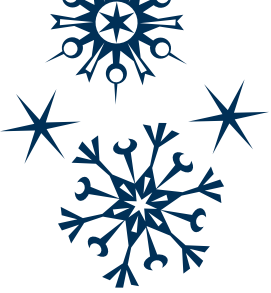


KEMBA
INSURANCE
Home ■ Auto ■ Life ■ Small Business



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.



Kemba Credit Union BOARD ELECTION

BOB WEITZEL

Bob was appointed to the Kemba Board of Directors in 2005. He has been re-elected in every term since 2007 and he is running for a three-year term. Bob started on the Firefighters Board in 1989 and served as Chairman of Cincinnati Firefighters Credit Union. He attended several schools including the Budgeting and Management school at the University of Michigan and Central Vocational College. He was Chief of the Green Township Fire Department for 32 years and has put in 48 years at local firehouses. Bob resides in Harrison, OH with his wife, Sylvia.



DAVE HANNA

Dave was appointed to the Kemba Board of Directors in 1983. He has been re-elected in every term since 1986 and is running for a three-year term. He was employed by the Kroger Co. for 25 years and retired from Applied Industrial Technologies. Dave graduated from Holmes High School and attended Union College, Chase College and Wittenberg College. Dave resides in Edgewood, Kentucky with his wife, Jovita.



ANNUAL MEETING 2025

Tuesday, March 18, 2025 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.

JERRY ZIEGELMEYER

Jerry was appointed to the Kemba Board of Directors in 1993. He has been re-elected in every term since 1996 and is running for a three-year term. Jerry holds a Bachelor of Arts Degree in accounting and business from Thomas More College and an MBA from Xavier University. Jerry resides in Wilder, Kentucky with his wife, Joan.



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 Deborah Davis, Kay Asbrock, and Jeremy Black, 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 2025 Annual Membership Meeting of Kemba Credit Union, Inc. (Scheduled to be held March 18, 2025). 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.



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 12/01/2024. 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.

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

Learn More
at kemba.com



Federally Insured by NCUA



TRACK YOUR FINANCIAL WELLNESS JOURNEY *Anywhere!*

Credit Score
powered by savvy money



Get to know your credit score on a daily basis!

Tap the Financial Wellness Tab and see where your money is going!

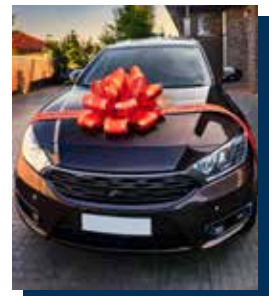


Download the new Kemba app from Google Play or App Store.



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.

