



SPRING 2025



# KLIPPINGS

Your guide to what's happening at Kemba

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kemba.com

## CALENDAR

APRIL

MAY

26 - MEMORIAL DAY  
Branches Closed

JUNE

19 - JUNETEENTH  
Branches Closed



## FINANCIAL SUMMARY

### ASSETS

\$1,784,114,089

### LOANS

\$1,378,420,512

### SHARES

\$1,399,033,823

### MEMBERS

129,296

### NET WORTH

\$184,063,733

These figures are accurate as of February 28, 2025.



## 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.\*

**OHIO HOMEBUYER PLUS**  
A SAVINGS PLAN FOR OHIOANS

\*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.

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Scan or Visit kemba.com for Details

## AS SEEN IN Forbes & Fortune

### OHIO'S LEADING CREDIT UNIONS

Kemba was recently featured in Forbes and Fortune Magazines! Scan the exciting article here to dive deeper into how Kemba and Dan Sutton believe in the power of putting people over profit.



Scan to read the full article

## 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 Spring, we will start inviting members to participate in this short survey. We look forward to your participation and feedback.



# CEO CORNER

Kemba remains focused on the financial wellness of our employees, members, and the communities we serve. Our new Online and Mobile Banking platform features a variety of interactive and user-friendly resources, including Credit Score powered by Savvy Money, a budgeting tool, financial health quizzes, and other features to strengthen your financial future. For more information, see page 4 of this newsletter or login into Kemba's digital banking platforms.

We marked the opening of our newly constructed Vine Street branch in downtown Cincinnati, Ohio with a Ribbon Cutting Ceremony in December of 2024. Additionally, we opened a new branch in Blue Ash, Ohio and celebrated with a Ribbon Cutting Ceremony this past February. These two grand openings exemplify Kemba's dedication to the communities we serve. We invite you to stop in and check out these two updated branches.

In March, Kemba was a proud sponsor of the Shamrock Shuffle benefiting EDGE Teen Center, one of Kemba's community partners. EDGE offers a safe place for teens to spend the hours after school interacting with adults who strive to help them develop character traits that will enable them to make a positive impact in their world. Kemba also sponsored employees as they crossed the finish line. We enjoyed being part of this event while promoting wellness within our community and staff.

Kemba is proud to be the title sponsor for the fourth annual All-American Bash (formerly Taps, Tastes, and Tunes) festival at National Voice of America Museum of Broadcasting this summer. This free admission festival will run, July 3 & 4, at 8700 Tylersville Rd. West Chester, OH 45069. Join us for great food, entertainment, carnival games, and more. We look forward to seeing you there!

Thank you for your continued support. We remain dedicated to you, your family, and the communities we serve. From all of us at Kemba, we wish you a safe and restful Spring.

**Dan Sutton**  
President / CEO



# SHAMROCK SHUFFLE



On March 15, 2025, Kemba was a proud sponsor of Shamrock Shuffle West Chester benefitting Edge Teen Center, one of Kemba's community partners. EDGE offers a safe place for teens to spend the hours after school interacting with adults who strive to help them develop character traits that will enable them to make a positive impact in their world. Shout out to our Kemba employees and their families who crossed the finish line together!

# 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 3/01/2025. 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%<sup>APR\*</sup>**

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](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.

# 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.



# TREASURY MANAGEMENT

Businesses have unique needs when managing finances. Our treasury management services are there to help 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](http://kemba.com)

# CERTIFICATE SPECIAL

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.



Learn More at [kemba.com](http://kemba.com)

11-Month Certificate  
**4.15%** APY<sup>1</sup>



<sup>1</sup> APY = Annual Percentage Yield. All deposit rates are accurate as of 3/26/2025. APY is accurate as of the last dividend declaration date. Early withdrawals subject to penalty. Minimum balance to open and earn dividends: \$500.00. 11 Month Special APY = 4.15% Rate = 4.066%. Rates subject to change.

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# BLUE ASH BRANCH GRAND OPENING

Kemba celebrated the grand opening of our new Blue Ash branch on February 18th, 2025, marking a significant milestone in expanding our presence in the community. The new location offers convenient drive-thru services as well as drive up ATM. Attendees were treated to giveaways and Travelin' Tom's Coffee Truck was on hand providing delicious coffee and beverages. Tim Timmerman of Q102 also made a special appearance creating an even more vibrant energy with music and entertainment!

The grand opening was not only a celebration of Kemba's growth but also a chance to strengthen connections within the Blue Ash community. Representatives from the Blue Ash government and Blue Ash Business Association were in attendance as well as members new and seasoned. Everyone was able to experience the warm and welcoming atmosphere of the new location.

This grand opening signifies Kemba's ongoing dedication by offering innovative solutions while building lasting relationships with our members and the communities we serve. Ultimately, ensuring they have access to financial resources in the area.

**Left To Right:**  
Dan Schroer, Tom Thole, Joe Hutson, Brenda Jeffers, Duane Stacklin, Dan Sutton, Jerry Ziegelmeier, Ryon Brubaker, Bob Weitzel, Amy Daniels



# PRIVATE STUDENT LOANS



- Used for college tuition and other education-related expenses.
- Easy online application.
- Personalized support every step of the way.



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\*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements. All loans are subject to approval. Rates, terms, and conditions are subject to change.



# 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](http://kemba.com)  
For Details And Qualifications

\*APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. APYs accurate as of 3/01/2025. 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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# 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](http://kemba.com)



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FINANCIAL WELLNESS  
JOURNEY *Anywhere!*

Credit Score  
powered by **savvymoney**



Get to know your  
credit score  
on a daily basis!

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



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Kemba app from  
Google Play or  
App Store.



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# FIND THAT NEW CAR YOU'VE ALWAYS WANTED



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More at  
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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.

