



# Member News

## Fall Into Savings With A KEMBA Loan

**New/Used Vehicle Loans, Refinances From Other Lenders, Home Improvements and More**



With the pandemic driving prices up on just about everything, it makes sense to try and save as much money as possible on your vehicle purchase. We work hard to save you money and you can count on getting a payment you can afford with the best service around. If you need a loan, make sure to always check with your credit union first. From new and used vehicle loans to loans for all your fall home improvements, we are here for you.

### Have A Loan Somewhere Else?

Maybe you have a loan at another lender that is costing you way more than it should. What may have seemed like a good deal, now has you strapped with a too-high monthly payment and you are paying way too much in interest and getting deeper in debt.

One of our loan officers will be happy to show you how much you could save and how much you might be able to lower your monthly payment with an auto loan refinance at KEMBA.

**Call us today  
502-459-1411.**

**Let us help you save!**

## Download Our New Mobile App

Use your smartphone or mobile device to access your accounts 24/7 when you download our free Mobile App. Plus, the Mobile App gives you access to our Mobile Deposit service. With Mobile Deposit, you can easily deposit checks with your phone or device and save a trip to the Credit Union. Visit the your App store, search KEMBA Louisville Credit Union and download the App. Once your account is set up you can check your balances, make transfers, access Mobile Deposit and stay connected to your Credit Union anytime, anywhere!



## New Financial Learning App

**Learn  
zogo Have Fun  
Earn Rewards**

The Zogo Financial Education App is a new, fun way to learn more about finances on your phone or device. It's free to play and great for all ages with over 300 financial literacy micro- lessons and 20 categories.

Earn points (pineapples), by completing modules, that can be redeemed for gift cards. Download the Zogo App today and then enter the code **KEMBALOU** and the Credit Union's zip code **40213** to sign up as a KEMBA Louisville Credit Union member.

## Christmas Loans!

The holidays can be stressful on your budget. If you need a little extra money to help pay for holiday expenses, apply today for our low-rate Christmas Loan. We'll help you make the holidays merry!

**Borrow up to \$1,200  
rates as low as 12%APR\*  
for a 12 month term**

\*Annual Percentage Rate. Effective October 1, 2021 and subject to change. Must meet credit requirements.



# Share Draft Checking

## Switch To Credit Union Checking Today!

- No Monthly Service Fee
- No Minimum Balance
- No Per Check Fees
- Direct Deposit
- Mobile App
- Mobile Deposit
- E-Statements
- Teller Line Audio Teller
- MasterMoney ATM/Debit Card
- Many No-surcharge ATMs
- Shared Branch Account Access Nationwide

A KEMBA Checking Account offers you many benefits. This all-inclusive account has everything you need to keep track of your finances anytime, and from anywhere.

**Call us or stop by today and make the switch to Credit Union Checking!**

## Save Now For Next Year's Holidays



It's never too early to begin saving for the holidays. Open a KEMBA Christmas Club Account now and by making regular deposits throughout the year your money will grow. Make deposits easily by payroll deduction, by mail or in person.

For your convenience use this form to open an account or to change the deduction on your current account. A Christmas Club Account is one of the best ways to make sure you'll have the money you need for holiday expenses. If you wish to make no changes to your current account, you do not need to complete this form.

- I want to open a Christmas Club Account.
- I currently have a Christmas Club Account and want to change the way the funds in the account are disbursed.

Name \_\_\_\_\_ Account # \_\_\_\_\_

I wish to have \$ \_\_\_\_\_ deposited in my Christmas Club Account through payroll deduction. Or

I wish to change the payroll deduction amount on my current Christmas Club Account to \$ \_\_\_\_\_ in October.

Please disburse the funds in my account by:  
 check    transfer to checking    transfer to savings

Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail or fax this form to KEMBA Louisville Credit Union  
 4017 Poplar Level Road • Louisville, KY 40213 • FAX (502) 459-4528



### 24/7 Online Access

Virtual Branch  
[www.kembaky.org](http://www.kembaky.org),

### 24/7 Telephone Access

Teller Line Audio Teller  
 (888) 427-9396

### ATM Access

There is ATM access nationwide without a surcharge at many locations as well – just check out our web site for a list.

[www.kembaky.org](http://www.kembaky.org)  
[kemba@kembaky.org](mailto:kemba@kembaky.org)

4017 Poplar Level Road  
 Louisville, KY 40213  
 (502) 459-1411  
 (800) KEMBA-10  
 FAX (502) 459-4528

### Hours

Monday: 8a.m. - 5p.m.  
 Tuesday: 8a.m. - 4p.m.  
 Wednesday: 9a.m. - 4p.m.  
 Thursday: 10a.m. - 5p.m.  
 Friday: 8a.m. - 5p.m.

### Credit Union Shared Branches

You have access to your accounts at over 5,000 Shared Branch locations throughout the U.S. Visit our web site for locations and outlets available.



NMLS# 414341  
 Federally insured by NCUA.

## Holiday Closings

- Columbus Day, Oct. 11
- Veterans Day, Nov. 11
- Thanksgiving, Nov. 25-26
- Christmas Eve, Dec. 24 (open 8am - noon)