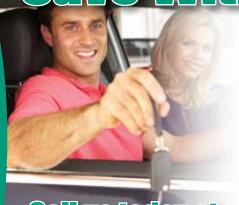
Save With A KEMBA Auto Loan



Call us today at 502-459-1411. We are ready to help you save!

Thinking about a vacation closer to home?

We offer boat, camper and RV loans.

Make memories that will last forever this summer!

Call us to apply!



Start With Pre-Approval

Thinking about buying a new or used vehicle? One thing you can do to make sure you get the best deal possible is to get pre-approved at your Credit Union. Pre-approval gives you more buying power, because you already know you have the money you need when you are negotiating the price of the car. It will save you time and can help you get the price you want to pay...and of course a monthly payment that fits your budget. Call us today to get started on a loan for new wheels.

Have A Loan Someplace 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.

Call us today and one of our loan officers will be happy to show you just how much money you could save and how much you might be able to lower your monthly payment with an auto loan refinance at KEMBA. We work hard to save you money. And you can count on getting a payment you can afford with the best service around.

E-Statements Let You Have Control Of Your Statements

The fastest way to get your Credit Union statement is to sign up for E-Statements.

With E-Statements can print and view your statement anytime you want. No more waiting on the mail. It is faster and more secure than paper statement delivery. Plus, less paper is better for the environment.

It's easy to sign up today - visit our web site, www.kembaky.org.



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!**

Official Notice: Board Of Directors Election Procedure

The Nominating Committee: In accordance with the credit union bylaws (Article XI, Section 1) the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman Norm Markert has made the following appointments: Chair: Steve Wine, Frank Polion and Cindy Howard.

Nominations by the Nominating Committee: As directed by the credit union bylaws (Article XI, Section I) it is the duty of the nominating committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected. The Committee nominates the following for a three (3) year term: Joe Cordaro and Mark Edwards.

Nominations by Petition Procedure: In addition to candidates nominated by the Nominating Committee, qualified members may be nominated by petition. The petition must nominate a member and include a written description of their qualifications and must be signed by the nominee and signed by 1% (currently 60) of the members with a minimum of 60 and a maximum of 500. The petition forms must be on credit union forms and are available at the main office during regular business hours. Any signed petitions must be received by the credit union's secretary prior to April 26, 2021, at 4017 Poplar Level Road, Louisville, KY. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition.

Election Procedure: Article XI, Section 2 states that "all persons nominated by either the nominating committee or by petition must be placed before the members. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled." When only one nominee is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting. Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each position to be filled or circumstances prevent the candidacy of the one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor.

87th Annual Meeting Will Be A Zoom Meeting On May 26, 2021

Due to the COVID-19 Pandemic, we will once again this year hold the Annual Membership Meeting in a modified Virtual format. It will be a Zoom Meeting on Wednesday, May 26, 2021, at 4:15pm. If you would like to participate in the Zoom meeting please email us to register at kemba@kembaky.org and we will send you the link for the virtual meeting.



24/7 Online Access

Virtual Branch www.kembaky.org,

24/7 Telephone Access

Teller Line Audio Teller (800) 309-8559 (CU ID 420)

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 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

Memorial Day Monday, May 31

Independence Day Monday, July 5