



A quarterly publication for members of KEMBA Louisville Credit Union

Winter 2022

# Member News

## Does Your Vehicle Payment Have You Snowed Under In Too Much Debt?

If your New Year's Resolution is to get your finances in shape and save money, one place to start is looking at that vehicle loan you have financed at another lender. What may have seemed like a good deal, could be costing you more than you think.

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 a 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.



Refinancing a loan from another lender could lower your monthly payment and save you thousands of dollars.

**Call us today at 502-459-1411. We are ready to 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.

Our Mobile App gives you access to your account information and to our Mobile Deposit service. With Mobile Deposit, you can easily deposit checks with your phone or mobile device to your KEMBA account and save a trip to the Credit Union. It's fast, easy and free!

Visit 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!

- **Make Mobile Deposits**
  - **Check Account Balances**
  - **Find Out What Transactions Have Cleared**
  - **Transfer Money**
  - **24/7 Access**
- Download our App today!**

For a quick link to your App store to download our Mobile App, scan the code with the camera on your smartphone or mobile device.



**Scan this code for Android**



**Scan this code for iPhone**





## Home Improvement Loans For Winter Projects!

We have Home Improvement Loans up to \$20,000 with terms up to 10 years. So if you have winter home projects, we have the money you need and a payment that fits in your budget. Now you can put all those ideas you get from HGTV to good use.

- Install A New Roof
- Remodel Your Kitchen or Bathroom
- Get New Energy Efficient Windows
- Finish Your Man Cave or She Shed

## 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!**



## New Financial Learning App

**Learn  
Have Fun  
Earn Rewards**

**zogo**

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.**



### 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

- Martin Luther King Jr. Day,  
January 17
- Presidents Day  
February 21

