



A quarterly publication for members of KEMBA Louisville Credit Union

Spring 2022

Member News

Check Out Our New Web Site kembaky.org

Make sure to visit our new web site, www.kembaky.org. The new site is packed with useful and informative information about your credit union's products and services. Plus, you can log in to Online Banking right from the Home Page. So if you are looking for current rates, Information on services, contact information and more, make sure to visit us online. Bookmark our web site in your browser to make it easy to keep in touch.



Save Money On Your Auto Purchase!

Pre-Approval

Thinking about buying a 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!

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 high monthly payment and way too much in interest. You owe it to yourself to see 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.

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



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



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. Vice Chair Mark Edwards appoints Joe Cordaro, Steve Wine and Tom Stokes to the Nominating Committee.

Nominations by the Nominating Committee: As directed by the credit union bylaws (Article XI, Section 1) 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: Frank Polion, Kristen Hodges and Norm Markert.

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 25, 2022, 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.

88th Annual Meeting - May 25, 2022

The meeting will be held at Holy Family Church, Saffin Center Hall in the Riede Rm., 3926 Poplar Level Rd. There will be reports on our progress over the past year, along with refreshments and door prizes. Doors open at 5:30 p.m. and the meeting begins at 6:00 p.m.

We're Sponsoring A Community Shred Day!



Saturday, April 23

9am - noon

St. Gabriel Church - 5505 Bardstown Road

Bring your Shred-ibles, old tax files, old pay stubs, old school records, old documents, old bills and statements, etc. Get rid of it securely.

Paper items with staples, paper clips and rubber bands are ok

(Please no 3-ring binders, batteries, electronics, binder clips, hazardous materials, vinyl or plastics)

Community Service Event Hosted By Knights Of Columbus (Council #15699)



24/7 Online Access

Virtual Branch

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

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 30

Independence Day

Monday, July 4

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