



**Summer 2022**

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(502) 459-1411  
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**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.

**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.

**Credit Union Shared Branches**

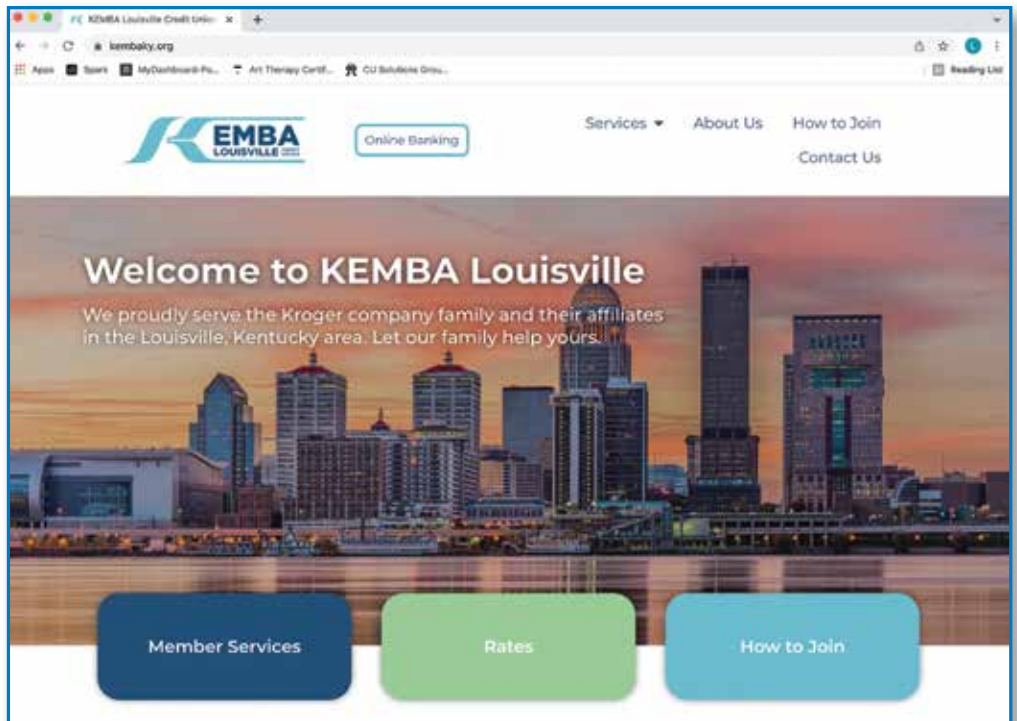
You have access to your accounts at over 5,000 Shared Branch locations throughout the U.S. Visit our web site for locations and outlets available.

 NMLS# 414341  
Federally insured by NCUA.

# Member News

## Take Time To Explore Our New Web Site **kembaky.org**

Our new web site is packed with a lot of great information about your credit union’s products and services. We encourage you to take a few minutes to check out all that is available to you. If you are looking for current rates, information on loans, savings, checking or other services, or contact information and special promotions, make sure to visit us online. You can even bookmark our web site in your browser to make it easy to keep in touch. For your convenience the log in to Online Banking is on the Home Page.





# Download The New KEMBA Louisville Credit Union 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**

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**



# Save Money On Your Auto Purchase

According to an article in Consumer Reports, current used car prices are 42 percent higher than they were in the first quarter of 2020. Plus the demand for used cars is higher. The article states that “consumer searches for used cars are double what they were a year ago.”

If you are considering a used car purchase this summer, think about these tips to help you get the best 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!

- **Check the Car's History**

Reports from Carfax or another reputable agency can reveal a car's accident history and whether it has been serviced regularly.

- **Check Out The Car**

Look over the car to see imperfections and potential problems with the body. Check under the car for rust, leaks and signs of damage or repair. Check out the knobs and switches to make sure everything works as it should. Is the car smelly? It may have been in a flood or there may be a leak somewhere, which could mean unseen water damage.

- **Take A Drive**

Make sure it's a comfortable ride and look for exhaust smoke, unusual vibrations and any driving problems.

- **Get An Inspection**

If you can, have the car inspected by your mechanic or a friend skilled at auto repair.

- **Be Aware Of Dealer Extended Warranties**

These extras are sold by some dealers at huge mark ups and may cost you more than you think. If you are interested in an Extended Warranty, we offer a program that was made for Credit Union members.



## Did You Know?

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!**



# Thinking about Home 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



## 88th Anniversary Loan Special

Borrow up to \$2,000  
term up to 12 months

rate as low as **8.88%APR\***

**Apply Now!**



\*Annual Percentage Rate. Effective June 1, 2022 and subject to change. Must meet credit requirements. Payment example. \$2,000 at 8.88%APR for 12 months = \$178.88.

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## Need Money For School Expenses?

Check with us about a low-cost **signature loan**, and make sure to use your **KEMBA VISA Credit Card**. Both are smart options for all your back-to-school shopping and more!



# Fun Financial Learning App

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.

# zogo

**-LEARN  
-HAVE FUN  
-EARN  
REWARDS**

*88th Anniversary*  
**Certificate Special**  
**.88%APY\***

## Share Draft Checking!

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!**

- 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 Nationwide



## 90-Days

**Open An Account Now!**

\*Annual Percentage Yield. Effective July 1, 2022 and subject to change. Minimum deposit \$500. Must be new money only. Penalty for early withdrawal. Call Credit Union for current rates and terms.

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# E-Statements Puts You In Control...

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!**



## Message From The CEO

Summer is such a wonderful time of year. From family cookouts and reunions, to baseball games and ice-cold lemonade on the back porch, there is just something about summer that brings out the kid in all of us. We hope you are enjoying all summer has to offer.

Lately it seems like prices have gone up on just about everything. If you are like most people, you may be having a hard time making your budget stretch. At KEMBA we understand because we are people like you. We live in the same communities and we are all feeling the pinch of an unstable economy. The last few years have been full of change and uncertainty.

But one thing that you can count on is your Credit Union's commitment to members like you. We are here for you in the good times and the not-so-good times. Our only goal is serving you, our member owners. So whether you need help with money for back-to-school expenses, or a loan for a used car, make sure to check with us first for all your borrowing needs. We will be here to make the process simple and hassle free and help you get the best loan for you with a payment you can afford.

Make sure to check out our special 88th Anniversary specials. We have a long history of serving members and wanted to celebrate that tradition this summer. And we hope you like this new digital edition of our Member Newsletter. This format enables us to give you more information and content and you can check it out on your computer or mobile device 24/7.

Have A Great Summer!  
Timothy A. Head,  
President/CEO



## Holiday Closings

**Labor Day**  
Monday, September 5

**Columbus Day**  
Monday, October 10

