



**Fall 2022**

[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.

#### 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

## Services That Give You Peace Of Mind

You may not know about some of the services that we offer that are designed to offer you protection and peace of mind. Services like Credit Life and Credit Disability Insurances, along with others like GAP Protection and Mechanical Breakdown Insurance all offer you that extra comfort you want.

Plus we have a partnership with TruStage to offer you coverages for you home, auto, life insurance and more - all with discounts just for being a KEMBA member. We offer these services to you at very reasonable costs and we encourage you contact us if you have any questions or would like to sign up for any of these types of coverages.

#### Credit Life Insurance

Credit life insurance is a type of insurance policy that will pay off an outstanding debt in the event of loss of life. When you take out a large loan, such as a home or vehicle loan, you may want to consider this valuable insurance that covers the value of the loan.

#### Credit Disability Insurance

Credit Disability Insurance takes over your loan payments (up to the contract limit) if you should become ill or disabled and will continue to make payments until you return to work.

#### GAP Protection

In the event of an accident in which you've badly damaged or totaled your car, gap insurance covers the difference between what a vehicle is currently worth (which your standard insurance will pay) and the amount you actually owe on it.

#### Mechanical Breakdown

Car repairs can be expensive. Mechanical Breakdown insurance can help with those unexpected repair costs. For more info on the benefits of this type of insurance visit page 3.



# 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**



# Fall Into Savings With A KEMBA Loan

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



It makes sense to try and save as much money as possible on your vehicle purchase. And at KEMBA, that's exactly what we work hard to do for you. When you finance with us, 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 us 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.

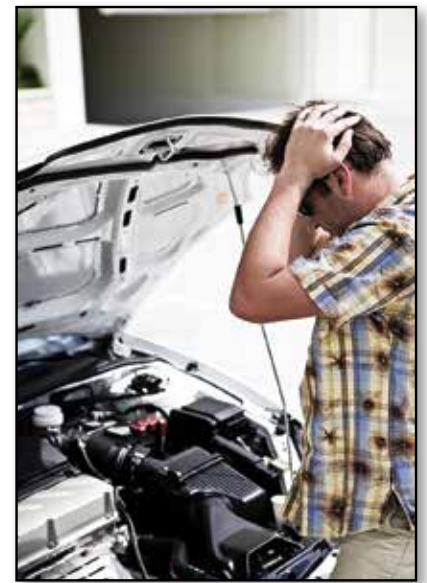
One of our loan officers will be happy to show you how much you could save and how much you might be able to lower your monthly payment with an auto loan refinance at KEMBA.

**Call us today  
502-459-1411.  
Let us help you save!**

## **Route 66 Extended Warranty Can Help With Unexpected Repair Bills**

Car trouble. It always seems to happen at the worst possible time. Like when there is just no room in the budget to deal with it. One important way to prepare for the unexpected yet inevitable expense of car repairs is to protect yourself ahead of time with an Extended Warranty. KEMBA is proud to be able to offer members Route 66 Extended Warranty.

Regardless if your vehicle is still under a factory warranty... if you just purchased a vehicle or it is a vehicle you already own... even if you do not have a loan against the vehicle... we may be able to help you with an Extended Warranty to protect you from expensive mechanical breakdowns. Even better, our Warranty options come with a \$0 deductible, 24/7 roadside assistance (even on holidays), rental car benefits, and a 30-day money-back guarantee.



**Call us today at  
502-459-1411  
to learn more about how  
we can help you get  
protection against  
unexpected vehicle repairs.**



# Thinking about Fall Home Projects?

We have Home Improvement Loans up to \$20,000 with terms up to 10 years. So if you have 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



## Keep Your Personal Account Information Safe And Be Aware Of Identity Theft Crimes

At KEMBA, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe.

There are ways you can protect yourself: Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized. Also make sure to watch your mail box and get your mail, especially when you are waiting on statements and other correspondence that may contain personal information.

### Keep Track Of Your Finances

Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with KEMBA's Mobile App, or Online Access. You can check on your accounts anytime 24/7.

### E-Statements

E-statements gives you added protection and security from having your statements stolen from your mailbox. 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!**



## 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



# Let us help you make the holidays merry and bright!

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

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

\*Annual Percentage Rate. Effective October 1, 2022 and subject to change. Must meet credit requirements.



## 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:

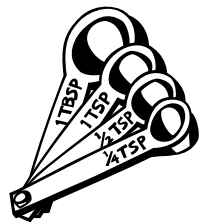
- check
- transfer to checking
- transfer to savings

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

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

## Sugar Cookies

- 1 cup sugar
- 1/2 cup butter
- 1 egg
- 1tsp vanilla
- 1/2 cup sour cream
- 3 1/4 cups flour
- 1 tsp baking powder
- 1 tsp baking soda



Cream together the sugar, butter, egg, vanilla and sour cream. Sift together the flour, baking powder and baking soda. Add flour to the sugar mixture. Roll out to about 1/4 inch and cut out cookies. Bake at 400 degrees for about 8 minutes.

Almond Frosting  
2 cups powdered sugar (sifted)  
2 tbs softened butter  
1/4 tsp almond extract  
milk (4-5 tsps as needed)

Mix together in a small bowl until smooth. Beat in enough milk (4-5 teaspoons) until consistency for spreading on cookies is reached. Add a few drops of food coloring if desired.

*This recipe is from the kitchen of Joe Cordaro, KEMBA Board member and former CEO.*



# 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**

## Message From The CEO

Fall is a great time of year. The cooler temperatures, football, family gatherings and the start to basketball season are a few of my favorite things about Fall. But this time of year can be really busy and time is something we all want more of for sure as the holiday season starts. You may not know it, but we offer services that can help you save time such as our Mobile App, Mobile Deposit and Direct Deposit. We realize you are busy and we work hard to offer you services that make life easier. This fall, I encourage you to take a closer look at all the benefits your Credit Union offers and the great service our staff provides. It is our goal to make your financial life less stressful.

With the holidays fast approaching, you may find yourself needing a little extra jingle in your pocket. We can help with a Christmas Loan to make the holidays merry and bright. From great rates on auto loans to services like our Christmas Club account, we offer so many options that help make your life better.

**On behalf of the Board and Staff I wish you and your family a great fall and wonderful holiday season!**

- Timothy A. Head, President/CEO

# kembaky.org

Our 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



## Holiday Closings

- Veterans Day  
Friday, November 11
- Thanksgiving  
Thursday November 24  
Friday, November 25
- Christmas  
Friday December 23
- New Years  
Monday January 2, 2023

