



**Spring 2023**

[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

## Our Partnership With Greenway Shredding Lets You Shred For FREE!



One of our finest vendor/partners, Greenway Shredding, has graciously extended its shredding service to our members, FREE OF CHARGE! As a KEMBA Louisville CU member, you can drop off your personal shredding and electronic recycling at their location in J-town, Monday - Friday. Let them know you are a proud KEMBA Louisville Credit Union member and you can shred for free! This is another way that KEMBA Louisville CU helps its membership grow their financial success by offering services you need and saving you money.

In today's environment it is more important than ever to protect your personal information. The courts have ruled that once you place your material into a trash can, recycling receptacle, or dumpster, you lose all privacy rights to that information, no matter how sensitive or proprietary it is – even if it's your trash can. Protect your personal information from fraud by shredding at Greenway Shredding.

**Greenway Shredding**  
**2318 Watterson Trail**  
**Monday - Friday 8:00am - 4:30pm**

**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)

### Did You Know E-Statements Offer Added Security?

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 you 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.



# Download The KEMBA Louisville Credit Union Mobile App Today!

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**





# Auto Loans

## New/Used Vehicle Loans, Refinances From Other Lenders

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 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!**

# Catch A Great Deal On A Boat, Camper Or RV Loan!

Get ready for adventure and fun this summer. We can help make it happen. Call us to apply!



# Vacation Loans

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

Dreaming about a tropical beach, or maybe an Alaskan cruise? If you need extra money to help make that vacation dream come true, we are here to help. Call us to apply today!

\*Annual Percentage Rate. Effective April 1, 2023 and subject to change. Must meet credit requirements.



## Save Time With New Online Loan Payments

We know you are busy, so we have made it easier than ever for you to make your loan payment.

Take advantage of our new Online Payment Feature. No more driving to the credit union or mailing a payment. With Online Payments it's fast and easy! Visit our web site's Home Page and click the Make A Payment button in the upper right corner.







# Thinking About Spring DIY 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.

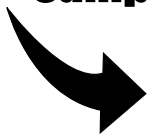
- Install A New Roof
- Remodel Your Kitchen or Bathroom
- Install A Swimming Pool
- Get New Energy Efficient Windows
- Finish Your Man Cave or She Shed
- Build A Deck

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

Take advantage of the SOS Daily News IT Security member information newsletter and library.

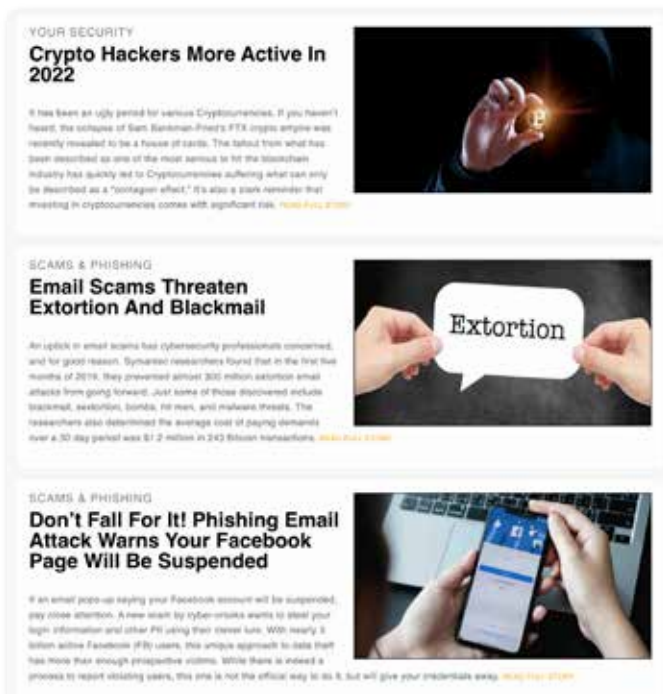
Visit <https://www.sosdailynews.com/>

### SOS Daily News Sample



At this informative site you can read up-to-date articles and find information on all types of identity theft crimes.

With Identity Theft, the fastest growing crime in the U.S., you need to be educated so you can protect yourself from financial fraud.



## Monitor Your Credit Report

Your credit report is an important part of your financial life. It can determine whether you can get credit, how good or bad the terms for getting credit are, and how much it costs you to borrow money. It is important to make sure the information on your credit report is accurate. Federal law gives you the right to check your credit report once a year for free.

Here's how:

- visit [AnnualCreditReport.com](https://AnnualCreditReport.com)
- call 1-877-322-8228
- complete the Annual Credit Report Request Form and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Visit [consumer.ftc.gov](https://consumer.ftc.gov) for more details.



# 89th Annual Meeting - May 24, 2023

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. City Barbecue is catering the event. Cost is \$13 per person.

**Make a reservation by calling or emailing us at [kemba@kembaky.org](mailto:kemba@kembaky.org) by May 19.**

## 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 Tom Stokes appoints Kristen Hodges, Don Diebold and Joe Cordaro to the Nominating Committee.

**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: Tom Stokes and Steve Wine.

**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.

**Join us!**

Email us at

[kemba@kembaky.org](mailto:kemba@kembaky.org)

expressing your interest to be on the Supervisory Committee, including any involvement and experience that may be helpful.

(ex. sitting on an additional board, CPA certified, account classes, etc.)

## Interested in serving on your Credit Union's Supervisory Committee?

Supervisory Committee members are actual members who use their talents to ensure the policies and procedures of the credit union are in accordance to the bylaws.

This group of volunteers is vital and plays an important role in credit union success. Consider joining our Supervisory Committee today! Experience is helpful, but not necessary.



# 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. If you are using bank checking, you might save a lot by switching to KEMBA .

**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

## Message From The CEO

Spring is finally upon us and if you are like me you are probably realizing that your home needs a few fixes and repairs. Or, maybe you are thinking about installing that new pool that your family has always wanted. I encourage you to let us know if you need money for any spring projects. We are here to help with a Home Improvement Loan.

Or, maybe you need a new car or are thinking about summer fun and a boat or recreation vehicle. No matter what you need to borrow money for, we are here for you. Serving you is our only goal and we work hard to save you money and make the loan process as easy as possible.

Spring may also have you doing some cleaning out at your house. If you have old documents that need to be shredded, make sure to take them to Greenway Shredding. It's free and a lot safer than putting them in your trash where thieves can obtain important financial information and steal your identity.

At KEMBA Louisville Credit Union we want you to know that you are family and we do everything we can to make your financial life easier and less stressful. Let us know how we can serve you!

- Timothy A. Head, President/CEO

**zogo**

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

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.

### Holiday Closings

- Memorial Day  
Monday, May 29
- Juneteenth  
Monday, June 19
- Independence Day  
Tuesday, July 4

**kembaky.org**

