



Summer 2023

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.

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.

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

Share Draft Checking!

**Set Yourself Free From High Fees
And Other Charges...Save Money
With Credit Union 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. Plus, unlike other institutions we are working for YOU! We keep fees and charges low and offer you more of the services you want without extra costs. Check out all the benefits:

- 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

**Switch To Credit Union
Checking Today!**



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.

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!



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!

Save Time With 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.



Ask Us About Our Certificate Specials!

With minimum deposits as low as \$500, a Credit Union Certificate is a great way to make your money grow faster! Call us today at 502-459-1411.

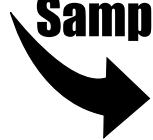


Keep Your Personal Account Information Safe And Stay Aware Of Identity Theft Crimes

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.

YOUR SECURITY
Crypto Hackers More Active In 2022

It has been an ugly period for various Cryptocurrencies. If you haven't heard, the collapse of Sam Bankman-Fried's FTX crypto empire was recently revealed to be a focus of cards. The fallout from what has been described as one of the most serious to hit the blockchain industry has quickly led to Cryptocurrencies suffering what can only be described as a "boomerang effect." It's also a stark reminder that investing in cryptocurrencies comes with significant risk. [Read More](#)

SCAMS & PHISHING
Email Scams Threaten Extortion And Blackmail

An uptick in email scams has cybersecurity professionals concerned, and for good reason. Symantec researchers found that in the first five months of 2023, they prevented almost 300 million extortion email attacks from going forward. Just some of those disclosures include blackmail, extortion, bonds, hit men, and malware threats. The researchers also determined the average cost of paying demands over a 30-day period was \$1.2 million in 243 Bitcoin transactions. [Read More](#)

SCAMS & PHISHING
Don't Fall For It! Phishing Email Attack Warns Your Facebook Page Will Be Suspended

If an email pop-up saying your Facebook account will be suspended, pay close attention. A new scam by cyber-criminals wants to steal your login information and other PII using their clever lure. With nearly 3 billion active Facebook (FB) users, this unique approach to lures that has more than enough prospective victims. While there is indeed a process to report existing users, this one is not the official way to do it, but will give your credentials away. [Read More](#)

Services That Offer You Peace Of Mind

Some of the services that we offer 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. We offer these services to you at very reasonable costs.

We encourage you to 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.

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 your car is badly damaged or totaled, 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.





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)

Annual Meeting A Success!

Thanks to everyone who attended the Annual Meeting on May 24. Congratulations to Tom Stokes and Steve Wine on being re-elected to the Board of Directors.

Your Board Of Directors

The Board Of Directors is a group of members who volunteer their time and talents. We want to thank each of you for your dedication and efforts in making KEMBA a great Credit Union for members and their families.

Mark Edwards, Chair
Tom Stokes, Vice Chair
Joe Cordaro, Treasurer
Steve Wine, Secretary

Don Diebold, Member
Frank Polion, Member
Kristen Hodges, Member

Join us!

Email us at

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.



E-Statements Offer Added Security

The fastest way to get your Credit Union statement is to sign up for E-Statements. Plus, E-Statements gives you added protection and security from having your statements stolen from your mailbox.

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.

It's easy to sign up today!



This Summer, Share The Financial Freedom That Credit Union Membership Gives You!

Family members and your co-workers are all eligible to take advantage of our services!

Message From The CEO

Summer is one of the most fun times of the year! From hot dogs and hamburgers on the grill, family reunions, and summer vacations there are so many things that make summer a great time to make memories.

At KEMBA we work hard to provide you services that save you money and time. From low rates on loans to our convenient mobile App, we make things easier so you have more time and money to spend with family.

Speaking of family, I encourage you to share the benefits of membership with your family and co-workers this summer. From children, to cousins and aunts and uncles... and yes, even the in-laws, we can help them find the financial freedom credit union membership provides.

Credit Unions, like KEMBA were established for one reason and that is to serve the needs of their member-owners. We are not here to make money, we are true to the credit union philosophy of not for profit, but for service to you!

We've got all the financial services you need so you can concentrate on making fun memories with family and friends. We're here for 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

Labor Day
Monday, September 4

Columbus Day
Monday, October 9



kembaky.org

