



Fall 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

Choosing Your Credit Union Is A Smart Decision!

Whether you are interested in refinancing your auto loan from another lender, want to save money, or want the convenience of a mobile App for keeping track of your money, we are here for you.

We do this because it is our only goal... to serve the needs of our member/owners. Unlike other financial institutions who operate to make profits, we are not-for-profit. And that's really a big deal! It means we offer competitive rates, generally have lower fees and we strive to give you personal service. We take care of our members in a way that you just won't find at larger institutions where you can quickly become just a number.

When it comes to loans, we can handle most of the entire loan process over the phone nowadays and that means a big time savings for you. There are so many good reasons to choose your Credit Union for your financial needs and we are happy to serve you!

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.

- **Faster than paper statements**
- **Archived for more than 12 months so you can view past statements without digging through piles of paper**
- **More secure than paper statements that arrive by mail**
- **Environmentally-friendly**

It's easy to sign up 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**



New And Used Auto Loans



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.

**Call us today
502-459-1411**

Let us help you save!

Have A Loan Someplace Else? Refinancing That Loan At Your Credit Union Might Save You Thousands In Interest!

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.

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

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.



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 term**

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, 2023 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:

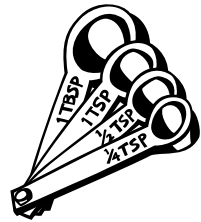
- check
- transfer to checking
- transfer to savings

Signature _____ Date _____

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

No-Bake Oatmeal Cookies

- 2 cups sugar
- 1 stick butter
- 3 cups uncooked oats
- 2/3 cup peanut butter
- 1/2 cup milk
- 1/3 cup cocoa
- 1 tsp vanilla



Prep a cookie sheet with parchment paper.

Combine butter, sugar, cocoa and milk and heat in pan. Stir while mixture cooks and bring it to a boil. Boil for one minute. Remove from heat. Add peanut butter and vanilla and stir well. Add in oats and stir well. Drop desired amount for size of cookie on the cookie sheet. You can put in refrigerator to help cool faster. Or even put tray outside to cool if it's a cold winter day. Once set, remove from pan and store in air tight container. So yummy!





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.

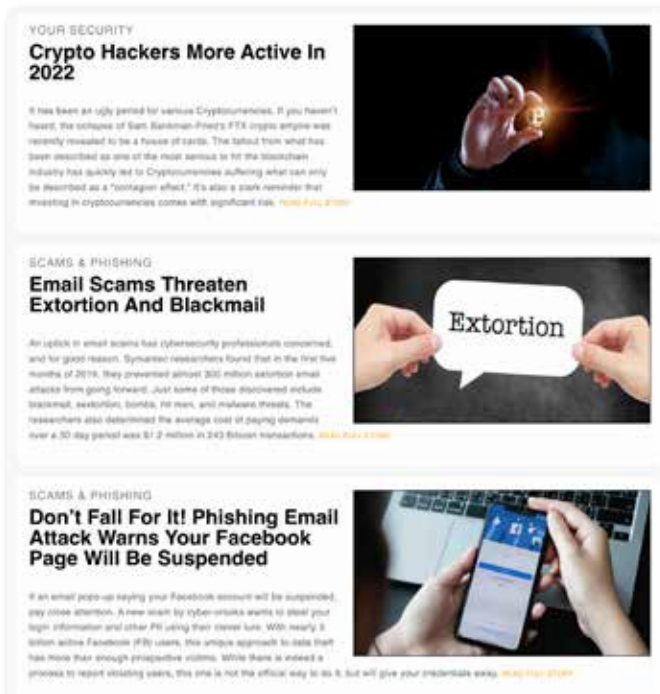
Take advantage of the SOS Daily News IT Security member information newsletter and library.

SOS Daily News Sample

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

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.



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)

Services That Offer You Peace Of Mind

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.



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.



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. 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.)

Message From The CEO

Fall is the time we start to think about the holiday season and make plans for shopping, family dinners, and all the special events this time of year brings.

This season I encourage you to share Credit Union membership with your family members, co-workers and friends. It's the gift that will last a lifetime. Once they join they can take advantage of all the great services you currently enjoy such as lower rates on loans, many electronic services and much more.

Speaking of family...that's what you are to us here at KEMBA Louisville. As a member, you are part of our special family and we work hard to offer you the best financial products and services available. We are people like you and we understand the challenges you face everyday trying to manage your finances and make ends meet.

Thank you for all your support. I wish you all a very happy and safe holiday season!

- Timothy A. Head, President/CEO

Holiday Closings

- **Thanksgiving**

Thursday, November 23

Friday, November 24

- **Christmas**

Monday, December 25

- **New Years**

Monday, January 1, 2024

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