



Winter 2024

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: 8:30a.m. - 4:30p.m.
Tuesday: 8:30a.m. - 4:30p.m.
Wednesday: 8:30a.m. - 4:30p.m.
Thursday: 8:30a.m. - 5:00p.m.
Friday: 8:30a.m. - 5:00p.m.
Drive Thru is open
until 6:00p.m. on Fridays

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

Snowed Under A Big Car Payment?

Refinancing At KEMBA Might Help You Lower The Payment And Get Out Of Debt Faster!



If your New Year's Resolution is to get your finances in shape and save money, one place to start is looking at that vehicle loan you have financed at another lender. What may have seemed like a good deal, could be costing you more than you think.

Call us today and one of our loan officers will be happy to show you just how much money you could save and how much you might be able to lower your monthly payment with a refinance at KEMBA. We work hard to save you money. And you can count on getting a payment you can afford with the best service around.

lower your
monthly
payment

**Call us today at 502-459-1411.
We are ready to help you save!**

save
thousands
of dollars



New Office Hours

We now offer expanded hours to serve you better.
Monday - Wednesday we are open 8:30a.m. - 4:30p.m.
Thursday - Friday we are open 8:30a.m. to 5:00p.m. and our
Drive Thru now stays open until 6:00p.m. on Fridays.



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**



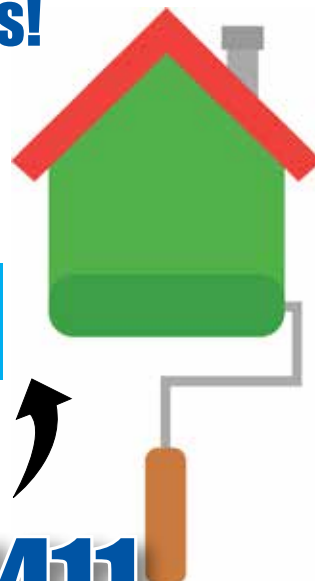
**Scan this
code for
iPhone**



Home Improvement Loans For Winter 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. Whether you have winter projects or DIY ideas that you have in mind, let us help.

- Home Gym
- Remodel Your Kitchen or Bathroom
- Get New Energy Efficient Windows
- Finish Your Man Cave or She Shed



Need Money?

Call us today 502-459-1411

Let us help you get the money you need!



Need Help Getting In Shape?

If you have a new year's resolution to get in shape, we can help finance that perfect gym equipment to help you meet your goals. A home gym where you can workout on your own schedule in a corner of the basement is a great way to help meet exercise goals.

IRS Want More Than You Were Expecting?

If you find yourself owing the IRS we might be able to help you pay Uncle Sam. Give us a call about a loan to pay taxes today!



Save Time With Online Loan Payments

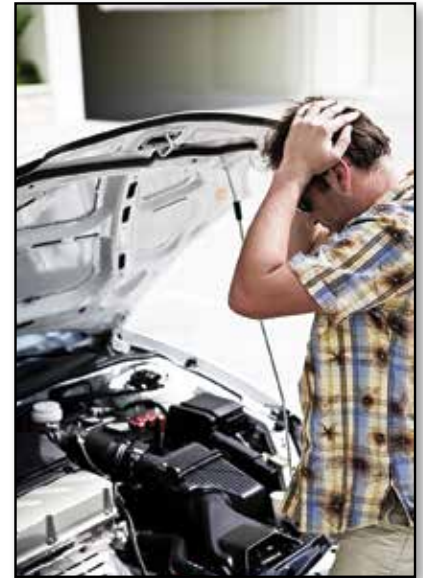
We know you are busy, so we have made it easier than ever for you to make your loan payment. Take advantage of our new Online Payment Feature. No more driving to the credit union or mailing a payment. With Online Payments it's fast and easy! Visit our web site's Home Page and click the Make A Payment button in the upper right corner.



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.



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. 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!





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.

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.

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
- 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

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.



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!



Message From The CEO

Happy New Year everyone!

The start of the new year is a great time to think about ways you might be able to get your finances in better shape. Maybe you need to get organized, or maybe you need help paying off high-rate debt.

We encourage you to make a budget so you can see where your money is going each month. A budget is a great tool to help you not only keep track of spending, but to also help you meet savings goals.

No matter what your goal, we can help. Make sure to check out all the great services your Credit Union offers. And if you have an auto loan at another lender, you owe it to yourself to see how KEMBA financing might lower your monthly payment and help you get out of debt faster. Call one of our loan officers today.

We're here for you and your family and we look forward to serving you in the year ahead.

- Timothy A. Head, President/CEO

Learn Have Fun Earn Rewards

zogo

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

• **Martin Luther King, Jr. Day**
Monday, January 15

• **Presidents' Day**
Monday, February 19

*We love our members
and are here for you
and your family!*

kembaky.org

