

Fall 2024



Member News

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.

Auto Loans

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
We are ready to help
you save!**

- lower your monthly payment
- save thousands of dollars



Get Pre-Approved For More Buying Power!

One thing you can do to make sure you get the best deal possible is to get your loan pre-approved at KEMBA. Pre-approval gives you more buying power, because you already know you have the money you need when you are negotiating the price of the car. It will save you time and can help you get the price you want to pay. And of course we will help you get a monthly payment that fits your budget.

Got Fall DIY Projects?

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

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

So if you have home projects, we have the money you need and a payment that fits in your budget.





Share Credit Union Membership With Your Family And Co-Workers This Holiday Season!

Bring them by one of our offices to join and take advantage of the benefits of membership. It's the gift that will last a lifetime!



ABOVE AND BEYOND

Savings Protection

at KEMBA Louisville Credit Union

We are pleased to inform your deposit accounts in KEMBA Louisville Credit Union are insured up to \$500,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

ESI'S COVERAGE

First, NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. For details about federal deposit insurance, or how to structure your accounts to qualify for greater federal coverage, please check with your credit union or contact NCUA. Second, accounts exceeding the maximum level of coverage provided by NCUA are also insured up to an additional \$250,000 by ESI.

Coverage Per Member with Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000
Business	\$250,000	\$250,000	\$500,000

*Example only

ESI'S POLICY

To be eligible for excess coverage, the credit union must comply with ESI's rigid underwriting standards. Also, ESI's insurance policy requires that every quarter the credit union submit financial statements and a listing of accounts eligible for excess coverage in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that excess deposit insurance is payable only upon the failure and liquidation of the credit union. The credit union or ESI may terminate or modify this coverage, but in either case you would be notified in writing of any change in the excess coverage.

ABOUT ESI

Headquartered in Dublin, Ohio, ESI is a wholly owned subsidiary of American Share Insurance, a credit union-owned private deposit insurer founded in 1974 by credit unions, for credit unions. As a property and casualty insurer, ESI is subject to licensing and regulation by your state's insurance department. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union. ESI is not a federal or state government agency.

ABOUT KEMBA LOUISVILLE CREDIT UNION

800.536.2210 | 4017 Poplar Level Road | Louisville, KY 40213 | Kembaky.org



800.521.6342 | ExcessShare.com | 1235 | 05.2024



Set Yourself Free From High Fees And Other Charges... Save Money With 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

Switch To Credit Union Checking Today!



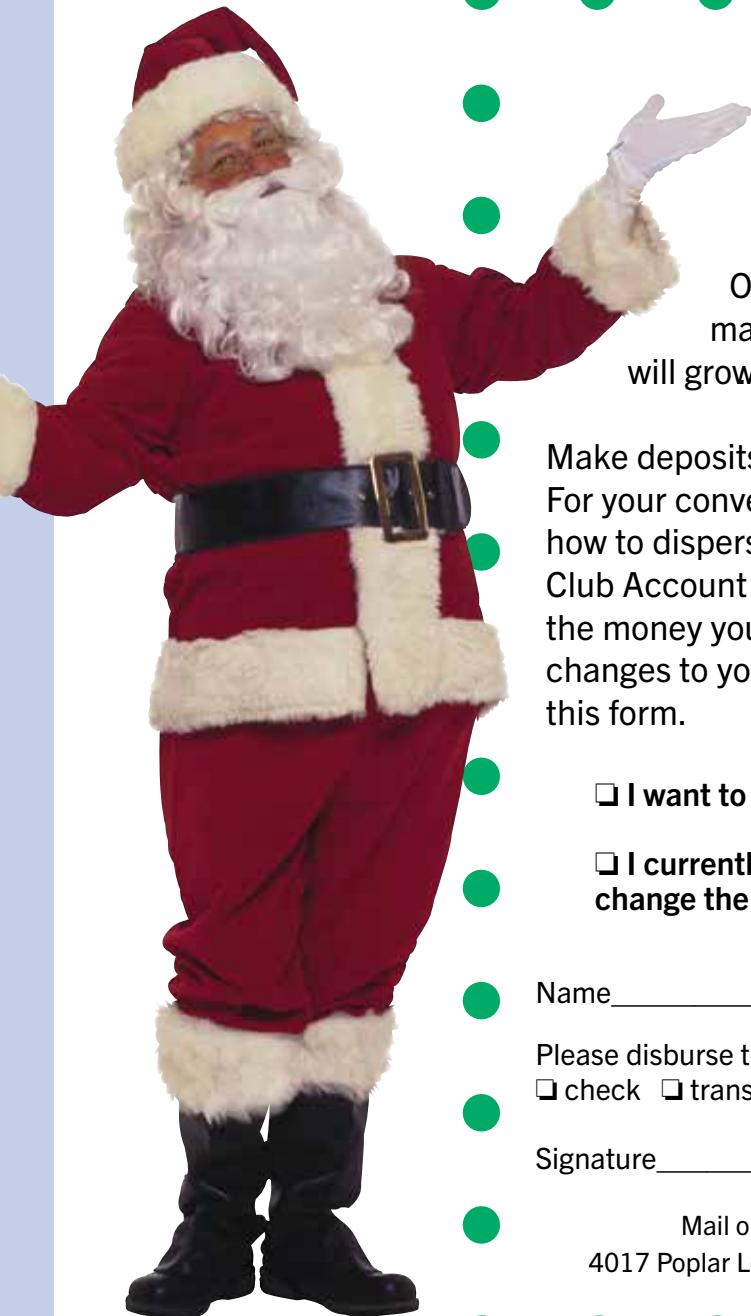


Let us help you make the holidays merry and bright!

**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, 2024 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 tell us how to disperse the funds 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 # _____

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



Our Partnership With Greenway Shredding Lets You Shred For FREE!



As a KEMBA Louisville CU member, you can drop off your personal shredding and electronic recycling at Greenway Shredding's 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.

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

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.

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)

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

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

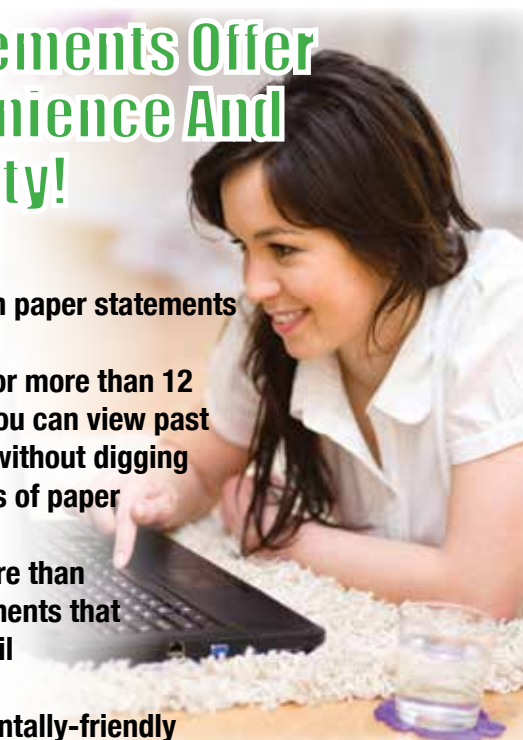
At this informative site you can read up-to-date articles and find information on all types of identity theft crimes.

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

E-Statements Offer Convenience And Security!

- **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**





Holiday Closings

- **Thanksgiving**

Thursday, November 28
Friday, November 29

- **Christmas**

Wednesday, December 25

- **New Year's**

Wednesday, January 1, 2025

Message From The CEO



From falling leaves to pumpkin spice and cozy firepit evenings, fall is in full force. For many of us, it's a time to start thinking about the holiday season. And while it's important to plan for shopping, family dinners and special events, I want to encourage you to take advantage of fall to get a fresh perspective on your finances.

With the New Year right around the corner, now is a good time to revisit your financial goals and plans. The end of the year is often a time for charitable giving. Take this time to consider your charitable gifting plans – what you want to give and how you plan to do so. Additionally, rethink your holiday budget. Before you begin shopping, consider your budget. Make a list of everyone you plan to buy for and how much you plan to spend. Staying the course with your holiday budget will not only help you stay on track financially but bring you more peace after the holidays as well. Finally, don't wait until tax season to consider how you'll pay any taxes you might owe. Planning ahead can really make a difference.

At Kemba Louisville CU we are people like you. We know it's not always easy to plan ahead with financial expenses. No matter what your financial circumstances look like, be sure to make us your first stop. 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 understand the challenges you face every day trying to manage your finances and make ends meet.

I also 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.

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

- Timothy A. Head, President/CEO

Make sure to visit our web site to stay connected with us and all the exciting things going on at your Credit Union, get loan and savings rates, plus a lot more.



kembaky.org

