



Car Shopping?

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. Call us today 502-459-1411.



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

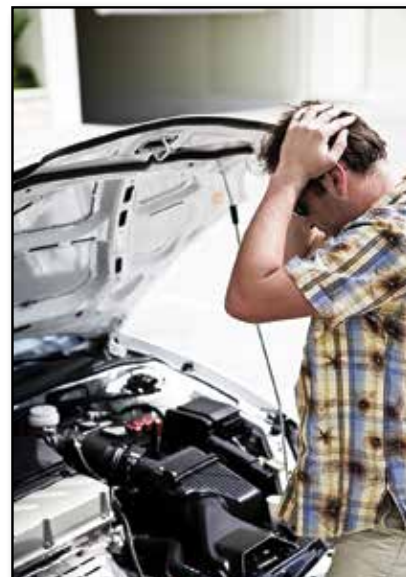
Switch To Credit Union Checking Today!



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.



Have Winter DIY Projects?

We have Home Improvement Loans up to \$20,000 with terms up to 10 years to help you get the projects done. Apply now!

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

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.



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)

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.

visit AnnualCreditReport.com
or call 1-877-322-8228

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**



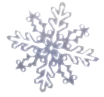
Take advantage of the SOS Daily News IT Security member information newsletter and library.

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.

Holiday Closings



• **Martin Luther King, Jr. Day**
Monday, January 20

• **Presidents' Day**
Monday, February 17

Message From The CEO

Happy New Year!

The start of a new year often brings a sense of hope as we reflect on the past and plan for the future. Whether you're fond of making New Year's resolutions, or can't seem to stick with them, I want to encourage you with a different perspective. While we often think of this time of year as the time to get in shape physically, it's a great time to set goals for your whole life. Goals are different from resolutions in that they generally follow four stages: preparation, goal setting, planning and follow-up. It may sound like a lot of work, but it's really not.

When it comes to your finances, we want to help you set and meet goals that will impact your future in the most positive way. Perhaps you've been thinking, "I sure would like to save more." Or "I sure wish we could take a vacation this summer." Setting goals is the perfect way to achieve your financial dreams. Whether it's a vacation or retirement...setting measurable goals, and revisiting those goals often, will help you meet your financial dreams.

At Kemba, we're here to help. We're people just like you. We understand groceries aren't cheap and saving isn't easy. Let us help you set and meet your financial goals this year. Whether it's consolidating debt, buying a new vehicle or saving for retirement, we can help. Stop by or call us today if you have any questions regarding your financial goals.

You can do this! Make 2025 your year of financial success!

- 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

