

Spring 2025



# Member News

[www.kembaky.org](http://www.kembaky.org)  
[kemba@kembaky.org](mailto: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](http://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.



## Let Us Help You With Your Home Sweet Home Loan!



Thinking about a new home? Maybe you are a first-time home buyer, or maybe you are even looking to downsize. One thing is for sure...it is important to work with a lender like your credit union who you can trust to help answer all your questions and take the stress out of the home loan process.

For current rates and information on all real estate-based loans, contact our Mortgage Loan Department at (502) 459-1411, extension 16 or email us at [realestate@kembaky.org](mailto:realestate@kembaky.org)

## Spring 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!

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



# 91st Annual Meeting - May 14, 2025

The meeting will be held at Holy Family Church, Saffin Center Hall in the Riede Rm., 3926 Poplar Level Rd. There will be reports on our progress over the past year, along with refreshments and door prizes. Doors open at 5:30 p.m. and the meeting begins at 6:00 p.m. City Barbecue is catering the event. Cost is \$14 per person. We look forward to seeing you!

## Official Notice: Board Of Directors Election Procedure

**The Nominating Committee:** In accordance with the credit union bylaws (Article XI, Section 1) the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Joe Cordaro, Tom Stokes and Steve Wine have been appointed to the Nominating Committee.

**Nominations by the Nominating Committee:** As directed by the credit union bylaws (Article XI, Section I) it is the duty of the nominating committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected. The Committee nominates the following for a three (3) year term: Kristen Hodges, Don Diebold and Frank Polion.

**Nominations by Petition Procedure:** In addition to candidates nominated by the Nominating Committee, qualified members may be nominated by petition. The petition must nominate a member and include a written description of their qualifications and must be signed by the nominee and signed by 1% (currently 60) of the members with a minimum of 60 and a maximum of 500. The petition forms must be on credit union forms and are available at the main office during regular business hours. Any signed petitions must be received by the credit union's secretary prior to April 1, 2025, at 4017 Poplar Level Road, Louisville, KY. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition.

**Election Procedure:** Article XI, Section 2 states that "all persons nominated by either the nominating committee or by petition must be placed before the members. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled." When only one nominee is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting. Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each position to be filled or circumstances prevent the candidacy of the one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor.

**Return this form to the Credit Union by May 9, 2025**

**No refund will be made unless reservations are canceled by May 13, 2025.**

### Request For Annual Meeting Tickets

Please send \_\_\_ member tickets and \_\_\_ guest tickets. Dinner tickets are \$14 per person.

I am paying for my tickets by: (check one)

cash or check     charge my savings account     charge my share draft account

Name \_\_\_\_\_

Work Location \_\_\_\_\_

Other Member(s) Name(s) \_\_\_\_\_

Account Number \_\_\_\_\_

For office use only    Date request rec'd \_\_\_\_\_    Date tickets(s) sent \_\_\_\_\_

Cash or Check/Charge Savings Acct. # \_\_\_\_\_    Charge S/D Acct. # \_\_\_\_\_



**Reserve today by  
sending us this form,  
by calling our office,  
or emailing us at  
kemba@kembaky.org  
by May 9.**



# Refinancing Your Auto Loan Could Mean Big Savings!

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. That's because at KEMBA, our number one goal is serving you!



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

Refinancing from another lender could lower your monthly payment and save you thousands of dollars!



## 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.

## 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.



**Have  
Items To  
Shred?**  
**Attend  
Shred Day at  
St. Gabriel  
on April 26**

Shred and Recycle



**Got Shred?**

Shred Day At St Gabriel  
5505 Bardstown Road  
Community Service Event

Hosted by the

**Knights Of Columbus** (Council # 15699)

**Saturday, April 26, 2025 from 9am to Noon**

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)

Shred and Recycle



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



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Convenience And  
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- **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**



**Have a child graduating from school soon? Make sure to share Credit Union membership and open them a Checking Account with a Debit Card.**



It's a great way to help them get off on the right path to financial success. And you can deposit funds in the account and have the security of knowing your child can access the money with their debit card when they need them. This is a great feature to have if your child is attending college in another town away from home.

## Holiday Closings

- **Memorial Day**  
Monday, May 26
- **Juneteenth**  
Thursday, June 19
- **Independence Day**  
Friday, July 4

## Message From The CEO

From budding trees to baseball games, spring is in full force! Perhaps you've been enjoying the outdoors more yourself. As the temperatures have warmed up, my family and I have been outside more, too. And I must admit my to-do list around my house has started to grow. Spring brings with it increased lawn care along with home improvements. If you're like my family, you might be dreaming of getting your backyard ready for summer or installing new windows.

No matter what your spring home improvements include, be sure to make KEMBA Louisville Credit Union your first stop. You'll save money with our low rates, and we'll work with you to ensure your payment fits with your budget.

It's also a great time to get behind the wheel of a new car or truck. Our competitive auto loans will have you enjoying a new vehicle in no time. Plus, you can take advantage of our newest service. We've partnered with Auto Advisors Of Kentucky to assist our members with the car buying process. More information will be coming soon.

No matter your financial needs, rest assured we want to help you succeed and meet your goals. If you have any questions or need help with your finances, let us know. Wishing you a wonderful spring!

- 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**

