



EMBA
LOUISVILLE CREDIT
UNION



Winter 2026

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.

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

Drive Thru Hours Change: Starting Friday, January 23, our Drive Thru hours will be the same as regular office hours: 8:30a.m. - 5:00p.m. The Drive Thru will no longer be open until 6:00 p.m. on Fridays.

**Got The Christmas Bills Blues?
Our 2026
New Year's Loan
Can Help!**

**BORROW \$2,026
FOR 12 MONTHS
AS LOW AS 9.99%APR*
APPLY TODAY!**

Get your finances in shape and tell those bills goodbye in 2026!

*Annual Percentage Rate. Effective January 1, 2026 and subject to change without notice. Must meet credit requirements. Payment example: \$1,000 at 9.99% for 12 months = \$87.87 per month.



Cleaning Out For The New Year? You Can Shred For FREE!

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)

You can drop off your personal shredding and electronic recycling at Greenway Shredding. Let them know you are a proud KEMBA Louisville Credit Union member and you can shred for free!

This is another way that we help members grow their financial success by offering services you need and saving you money.

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.

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

**ESI EXCESS SHARE
INSURANCE**

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!**



**KEMBA
LOUISVILLE**
CREDIT UNION

Refinancing Your Auto Loan Could Mean Big Savings!

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 way 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.



**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!



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**

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.



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!

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.

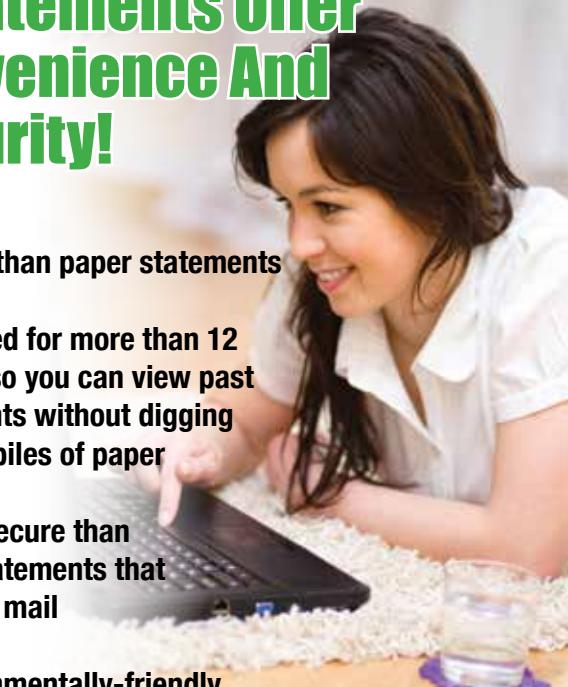
**visit AnnualCreditReport.com
or call 1-877-322-8228**



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**



Enjoy A Better Car Buying Experience With AutoAdvisors

Ready for a new car, but don't want the hassle of finding and negotiating the price? Our Auto Concierge (AutoAdvisors) is here to help you with a smooth shopping experience.

Purchasing a new or used vehicles is one of the most significant purchases you will make, and the process can be overwhelmingly stressful. Let the AutoAdvisor experts help you secure your new vehicle without cost or hassle.

AutoAdvisors no-cost service promises:

- They will find you the best possible vehicle for your needs and budget with no product bias.
- They will accompany you to the dealership or arrange for your vehicle to be delivered to your home or office.
- They will help you arrange credit union financing and help you save thousands of dollars.
- They are credit union people serving credit unions and their members.

AutoAdvisors will do REAL TIME vehicle searches with their participating dealer partners providing you with ACCURATE PRICING and ACTUAL AVAILABILITY. Simply tell them what you are looking for, and they will go to work for you. Call or visit them online today!

kemba.autoadvisorsky.com



EMBA
LOUISVILLE CREDIT UNION

WE HAVE PARTNERED WITH AUTOADVISORS
...to simplify your car buying experience.

CALL: 1-800-929-8971

APPLY FOR A LOAN

BUY A VEHICLE SELL YOUR VEHICLE



Welcome To Germantown Kroger Plus Shoppers To Our Credit Union

KEMBA Louisville Credit Union has been serving the Kroger Associates and family members for over 91 years and now we are excited to welcome Kroger Plus Shoppers in the Germantown area. KrogerPlus shoppers at the 1265 Goss Avenue store are encouraged to join and take advantage of all the benefits of membership. Make sure to share this with your family and friends who shop at the Germantown Kroger!



Message From The CEO

Happy New Year!

While we often think of this time of year as the time to get on a workout plan and lose a few pounds, it's also a great time to set goals for your finances. Maybe you have been thinking about getting your finances in shape. Well we can help you with that. From getting out of debt and paying off bills with our New Year's Loan Special, to starting a savings plan by paying yourself first each payday, we have many services that will help you meet your goals.

At Kemba, we're people just like you. We understand how the holidays may have wrecked your budget and saving isn't easy. Whether it's consolidating debt, buying a new vehicle or saving for a vacation, we can help. Stop by or call us today if you have any questions regarding your financial goals.

Make 2026 the year you get your finances in shape!

- Timothy A. Head, President/CEO

kembaky.org



Holiday Closings

• Martin Luther King, Jr. Day
Monday, January 19

• Presidents' Day
Monday, February 16



New Years Resolutions

1. Eat more veggies
2. Lift weights
3. Read more books
4. Stress Less

Get finances
in shape in 2026!



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.

