



Spring 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

Let Us Help You With Your Home Sweet Home Loan!

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

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



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.

92nd Annual Meeting May 20

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 5:15 p.m., dinner is at 5:45 p.m. and the meeting begins at 6:30 p.m. City Barbecue is catering the event. Cost is \$10 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. Don Diebold, Joe Cordaro, and Kristen Hodges 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: Tom Stokes and Steve Wine.

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 11, 2026, 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, 2026
No refund will be made unless reservations are canceled by May 13, 2026.

Request For Annual Meeting Tickets

Please send ___ member tickets and ___ guest tickets. Dinner tickets are \$10 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!

Have a loan financed someplace else? You owe it to yourself to see how much refinancing that loan at KEMBA might save you. 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!

Welcome Germantown Kroger Plus Shoppers To Our Credit Union

KEMBA Louisville Credit Union has been serving the Kroger Associates and family members for over 92 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!



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?

Shred Day at St. Gabriel on April 18

We are proud to be the Primary Community Sponsor of this event!

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 18 2026 from 9am to Noon

Shred and Recycle



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)



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
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 - 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!





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



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

CALL: 1-800-929-8971

APPLY FOR A LOAN

BUY A VEHICLE

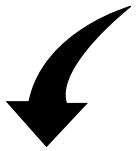
SELL YOUR VEHICLE





Volunteers Make A Difference!

**Use your
talents to
serve
others!**



Interested in serving your Credit Union?

Volunteers are an important part of KEMBA. Our Board and Committees are actual members who use their talents to direct the overall vision of the credit union. This group of volunteers is vital and plays an important role in credit union success.

Credit unions are founded on the principle of people helping people. Unlike other financial institutions that philosophy makes us unique and focused only on serving members.

To learn more about the volunteer opportunities available call or email:

**Timothy Head, CEO
502-459-1411 ext 18, or
thead@kembaky.org**



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.

Message From The CEO

Spring is here in Kentuckiana and that means it is time to assess your home for any winter damage and even start thinking about working on your landscaping and maybe even a garden. I must admit my to-do list around my house has started to grow too.

At KEMBA we are people like you and we understand how there sometimes are not enough hours in the day or money left in the paycheck to pay for those unexpected expenses that come up. That's why when you are considering a place for your finances, it is important to make sure to choose a place that gets you and understands what you and your family go through. We are here for you and work hard to make your financial life less stressful.

Spring is also a great time to get behind the wheel of a new car or truck. Take advantage of our partnership with Auto Advisors Of Kentucky for help with the car buying process. This great free service takes the hassle out of getting the best deal on those new wheels.

Thank you for choosing KEMBA! Serving you is our number one goal!

- Timothy A. Head, President/CEO

Holiday Closings

- **Memorial Day**
Monday, May 25
- **Juneteenth**
Thursday, June 19
- **Independence Day**
Friday, July 3

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

