



Fall 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

Join Us In Helping The Community

Beginning November 1, KEMBA will donate \$10 to your choice from several charities in your area, on any loan that contains \$2,500 or more in additional money, in your name.

Need a little extra cash for holiday expenses, to prepare your home for winter, or even a special Fall vacation? Let us help you with the loan and at the same time help those in our community. At KEMBA, we truly operate on the principle of people helping people. Helping members and the communities we serve is the reason we exist.

**Call us today 502-459-1411
to apply!**

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!



**CASH
BACK**

Move Your Auto Loan From Another Lender And Get \$250

Plus No Payments For 60 Days

**Call us at 502.459.1411
to get started now!**

*Offer available for a limited time only and subject to change without notice. Must meet credit requirements. Available on vehicles currently financed at another lender. Amount financed must be \$10,000 or more. Certain restrictions may apply.

New Online Security Center

The new Security Center is located under Services on our website, kembaky.org.

Visit the Security Center to learn how to keep your account information safe and find educational content on identity theft such as scams, phishing and a lot more.

Keeping your account information safe and protecting yourself is vital in today's fast moving world.



Need Help Getting Your Credit Back In Shape?

Have you had issues with other creditors in the past trying to obtain the money you need?

Want to clean up your credit report?

We want to help take away some of the stress and show you how you can pay off that debt and increase your credit score. This will help you get a fresh start! It's easy and we take care of everything even making the checks payable directly to creditors.

Stop by or call us today at 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.



Welcome Louisville Area 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 our entire area.

We encourage you to join and take advantage of all the benefits of membership. Make sure to share this with your family and friends who shop at Kroger!



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



Share Draft 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





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

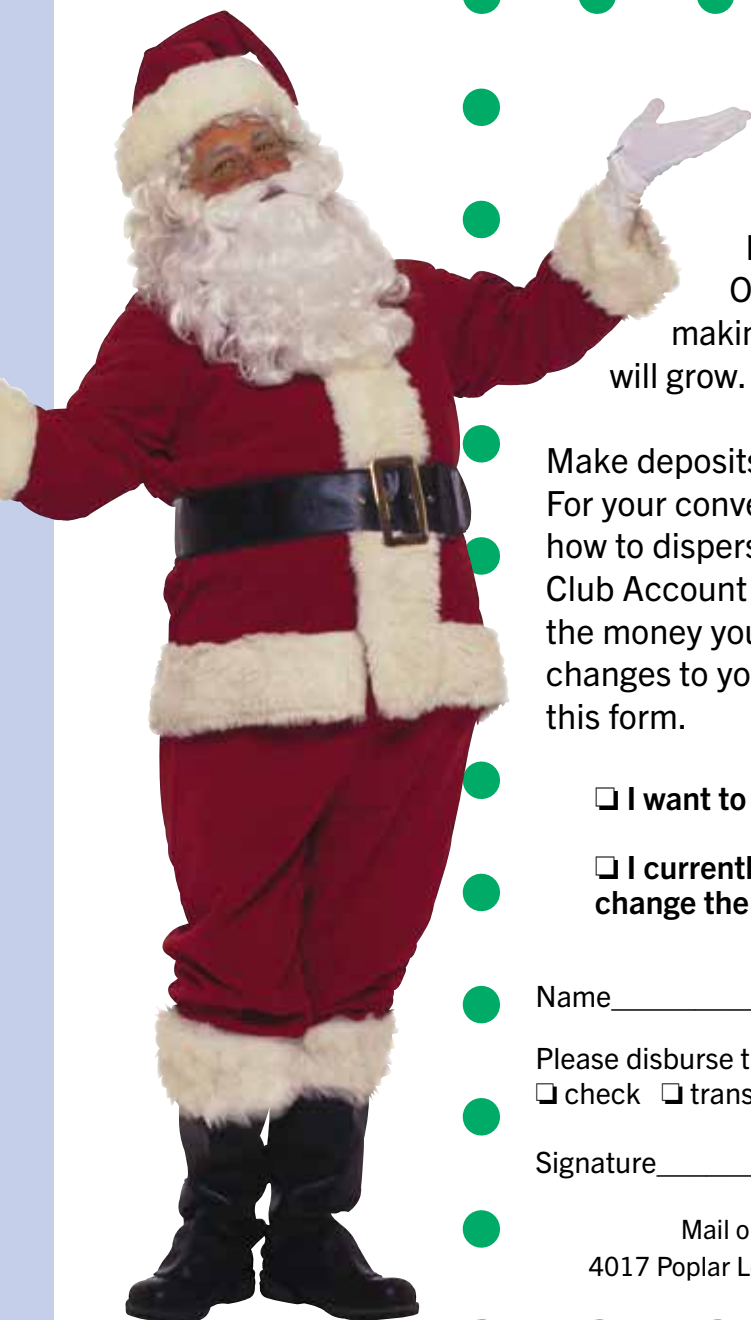




Let us help you get the money you need for holiday expenses and more...

with our Special \$2026 Loan!

If you need a little extra money to help pay for holiday expenses, from shopping to travel, apply today for our **Special \$2026 Loan!** This loan is designed to help you get the money you need for many types of needs. Let us help you make the holidays merry! Call us at 502-459-1411.



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

KEMBA
LOUISVILLE CREDIT UNION

- **We Now Have A Shared Branching Partner In Lexington Where You Can Access Your Accounts!**

As a KEMBA Members you can now conduct many of your business transactions at: Greater Kentucky Credit Union, 1001 Red Mile Road, in Lexington. Get cash, make deposits and more just like you would if you were at our local office.

- **Look For The Alliance One Logo For Surcharge Free ATM Transactions**

Also, remember, KEMBA Louisville CU is also a member of Alliance One, which allows you to conduct service charge free withdrawals from most other credit union ATMs in the area. To find the ATM nearest you visit the link on our website, or type this in your browser: <https://www.allianceone.coop/a1atm/find>

Holiday Closings

- **Thanksgiving**
Thursday, November 26
Friday, November 27
- **Christmas**
Thursday, December 24
- **New Year's**
Wednesday, January 1, 2021

Message From The CEO

Fall is here! Whether that means s'mores with your family huddled around a fire pit on a cool, crisp evening, cheering on your favorite football team, or even getting your hands dirty with some home improvements, we're looking forward to serving all your financial needs. We know finances can be stressful. Just look at the current cost of groceries. I'm sure your family may be feeling that hit to your budget. At KEMBA, we work hard to help make your finances a little less stressful and help you find ways to save money, so you can spend more time enjoying the things you want with the people you love.

I hope you can see our sincere care for you, our members, in the quality of services and products we offer you. We're not like your average bank down the street. You're the reason we exist, and you are why we continue to work hard to offer the best financial products available. From our competitive rates on savings and affordable payments on loans to convenient services such as online account access and our mobile app, members of all ages and backgrounds can easily utilize services and rest assured they are a part of something great at KEMBA.

I want to thank you, our members. Your support makes it possible for us to serve you and your family. Even as life changes, we look forward to being here for you and helping make your financial lives better!

Wishing you and your family a safe and happy 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

