

See Page 2 For Annual Meeting Information



Spring 2024



Member News

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.
Drive Thru is open
until 6:00p.m. on Fridays

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.

Spring Into Savings With A KEMBA Auto Loan



Get Pre-Approved For More Buying Power!

Thinking about buying a new or used car or truck? 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 to get started.

Have A Loan Somewhere Else?

KEMBA Financing Might Lower Your Payment!

Maybe you have a loan at another lender that is costing you way more than it should. What may have seemed like a good deal, now has you strapped with a too-high monthly payment and you are paying way too much in interest.

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 an auto loan 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.

lower your
monthly
payment

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

save
thousands
of dollars

90th Annual Meeting - May 22, 2024

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. Tom Stokes, Kristen Hodges and Don Diebold 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: Joe Cordaro and Mark Edwards.

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 19, 2024, 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 17, 2024

No refund will be made unless reservations are canceled by May 21, 2024.

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 17.**





Need Money? Call us today 502-459-1411

Let us help you get the money you need!

**Catch A Great Deal On A Boat,
Camper Or RV Loan!**

Get ready for adventure and fun this summer. We can help make it happen. Call us to apply!

Vacation Loans

**Borrow up to \$1,200
with rates as low as 12%APR*
for a 12 month term**

*Annual Percentage Rate. Effective April 1, 2024 and subject to change. Must meet credit requirements.

Home Improvement Loans

We have Home Improvement Loans up to \$20,000 with terms up to 10 years. So if you have home projects, we have the money you need and a payment that fits in your budget.

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



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.



We're Sponsoring A Community Shred Day!

Shred and Recycle



Got Shred?

Shred and Recycle



Shred Day At **St Gabriel**

5505 Bardstown Road

Community Service Event



Hosted by the

Knights Of Columbus (Council # 15699)



Saturday, April 20, 2024 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)

**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.

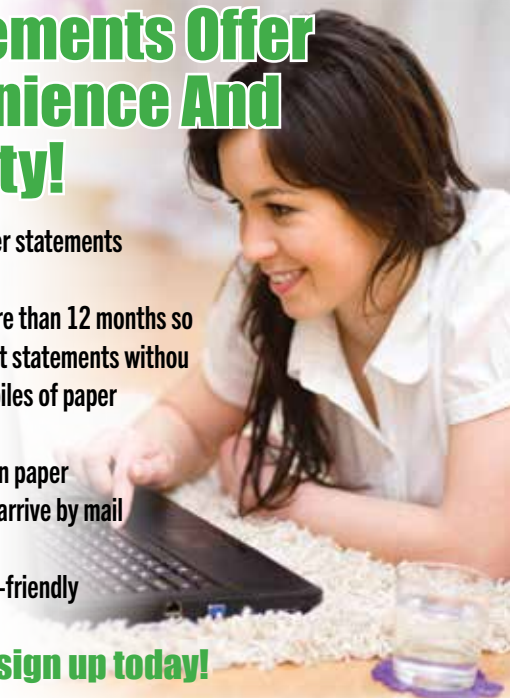
With Identity Theft, the fastest growing crime in the U.S., you need to be educated so you can protect yourself from financial fraud.



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**





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.

Message From The CEO

As we hit the home stretch to warmer weather and longer days you may have thoughts of DIY projects for your home, or maybe you are dreaming about summer vacation, or even have a senior who will be going off to college in the Fall. Whatever season of life you are in and whatever your goals are, your Credit union is here for you.

At KEMBA, we are people just like you and we know how many changes can life can throw your way. Not to mention with the price of just about everything only getting higher, we know it's difficult to make that pay-check stretch.

Whether you need money for a new car, home improvements, or even your child's college, we can help. We work to keep rates low and you can always count on use to help you get a payment you can afford.

Life moves fast and we are your financial source that moves with you by providing all the services you need like a 24/7 Mobile App that features Remote Deposit. This great service lets you deposit a check into your KEMBA Checking account from anywhere. Make sure to let our staff know how we can assist you. It is the reason we are here!

- Timothy A. Head, President/CEO

kembaky.org

Holiday Closings

- **Memorial Day**
Monday, May 27
- **Juneteenth**
Wednesday, June 19
- **Independence Day**
Thursday, July 4

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.

