

Spring 2019

Member News



Apply Today!

Home Improvement Loans Up to \$20,000

Have spring home projects in mind? We have the money you need with our Home Improvement Loan. Borrow up to \$20,000 with terms up to 10 years and a payment that fits in your budget. Stop by or call us today to apply!

- Remodel Your Kitchen Or Bathroom
- Finish Your Man Cave Or She Shed
- Install A New Roof
- Get New Energy Efficient Windows

Have Spring New Car Fever?

Auto Loans!



The best option for any of your auto loan needs is your Credit Union. We work hard to save you money.

Call us today!

Have a loan at another lender? Refinancing that loan at KEMBA might save you money and lower your monthly payment!

Credit Union Members Get Cash With No Strings Attached

Your rewards are here. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines. No strings attached - just cash.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at: LoveMyCreditUnion.org/Melvin
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get cash rewards! Visit LoveMyCreditUnion.org/Melvin to learn more.



HOME LOANS

up to 20 year term

The money you need may be under your own roof.

For current rates and information about our real-estate based loans, call us today or email us at realestate@kembaky.org

Fifth Third Stopping ATM Deposits. Try Our Mobile Deposit

Fifth Third Bank has announced it will no longer accept deposits at ATMs.

A better way to make deposits is by using Mobile Deposit through our Mobile App. Go to our web site and click on the Rules And Agreement for the Mobile App. The application is on the last page of the agreement. Once you are approved to use the service it will be available in the Mobile App. Then you can start snapping pics of checks and depositing them into your account from anywhere, 24/7.

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. Board Chairman Norm Markert has made the following appointments: Chair: Joe Cordaro, Mark Edwards and Steve Wine.

Nominations by the Nominating Committee: As directed by the credit union bylaws (Article XI, Section 1) 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: Norm Markert, Frank Polion and Cindy Henry.

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, 2019, 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.

85th Annual Meeting - May 28, 2019

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., dinner at 6:00 p.m. and the meeting begins at 6:45 p.m. Dinner tickets are \$10 per person.

Return this form to the Credit Union by May 23, 2019.

No refund will be made unless reservations are canceled by May 23, 2019.

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. # _____



Online And Phone Access

You can conveniently access your accounts 24/7 through our Virtual Branch at www.kembaky.org, and through the KAL audio teller (502) 459-3327 or (800) 455-3622.

ATM Access

There is ATM access nationwide without a surcharge at many locations as well – just check out our web site for a list.

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: 8a.m. - 5p.m.

Tuesday: 8a.m. - 4p.m.

Wednesday: 9a.m. - 4p.m.

Thursday: 10a.m. - 5p.m.

Friday: 8a.m. - 5p.m.

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.

Holiday Closings

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4