

Member News

Auto Loans!



Refinancing a loan from another lender might save you money and lower your monthly payment! If you are looking to get your finances in shape this year, call us to see how much a KEMBA auto loan might save you.

Call us today!

Bonus Dividend

All members received a bonus dividend of .45% on regular savings for the fourth quarter of 2018. The addition of the bonus dividend means the dividend for the last quarter of 2018 was .75% Annual Percentage Yield on regular accounts.

Interest Rebate

All members with active loan accounts received an interest rebate of 1.0% that was credited to your accounts on December 31, 2018. The rebate was paid on all current loans. Past-due accounts did not qualify for the rebate.

Sign Up For These Convenient Services Today!

E-Statements

The fastest way to get your KEMBA Louisville CU statement each month is by using E-Statements. With E-Statements, you can view, and even print, your statement anytime 24/7. Plus you will still have access to our member newsletter. Sign up online today at our web site, www.kembaky.org.

Mobile Deposit

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.

You must be an Online Banking and Mobile Money/TouchBanking user to be able to use Mobile Deposit. Link to enroll: <http://www.kembaky.org/asp/whatsnew.asp>

Be Aware... Check Fraud Is On The Rise

Cyber and mail fraud continue to rise. We caution you to be aware of scammers out to get your personal information and your money.

One such scam is in the form of a letter that includes a check that is mailed to you. The letter asks you to cash the check and then send part of the funds somewhere. Please think twice because if it sounds too good to be true, it probably is. These kind of checks look authentic, but are actually fraud. Once you sign the check and deposit into your account you can be liable for the money when the check comes back as fraud. Protect yourself and if you have any questions call us.

Fraud Protection Service Available

KEMBA Louisville Credit Union wants to help you reduce your risk of identity theft through early detection, prevention and resolution solutions. It is important to protect yourself and your financial information.

We have partnered with Fraud Defender to help you keep your information safe. Sign up at our web site.

Members Save Up To \$15 on TurboTax, The Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

More From Love My Credit Union Rewards - DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The Benefits of credit union membership will have you seeing dollar signs. Right now, credit union members can get cash rewards for each new line you activate with Sprint®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Choose Direct Deposit To Your Checking Account For Your Tax Refund

Choosing the Credit Union for your Direct Deposit is smart! Access your funds 24/7 - From ATMs to credit union service centers nationwide, it's easy to get to your money when you need it including cash back at Kroger check out lanes.

You can even direct deposit your tax refund to your Checking account. It's the fastest way to get your refund! Call us if you have any questions.

Home Improvement Loans Now up to \$20,000

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. Now you can put all those ideas you get from HGTV to good use and get a head start on spring home improvements.

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

Apply Today!



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.

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kemba@kembaky.org

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(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

Martin Luther King, Jr. Day
Monday, January 21
Presidents' Day
Monday, February 18