



Welcome to KEMBA

Thank you for choosing KEMBA as your Credit Union! On October 9, 1933 KEMBA Indianapolis Credit Union began to serve the financial needs of the employees of the Kroger Company and their families. In fact, KEMBA stands for Kroger Employee Mutual Benefits Association.

Today, KEMBA is here to serve almost anyone that lives or works in Central Indiana. We hope you enjoy all the benefits and conveniences of belonging at KEMBA! We are proud to be your financial partner!

Important Information

Telephone Numbers:

Main Line/ Call Center	317-351-5235
Toll-free	800-366-0013
Fax Number	317-351-5244
Report Lost/ Stolen Visa Debit Card	800-554-8969
Report Lost/ Stolen Visa Credit Card	855-709-8132
Bill Pay Member Service	855-756-8839
MyLine 24/7 Telephone Banking	317-351-5247 or 800-835-6123

Hours of Operation

Lobby Hours

Monday – Friday	9:00 a.m. – 5:00 p.m.
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Drive-up & Call Center Hours

Monday – Thursday	9:00 a.m. – 5:00 p.m.
Friday	9:00 a.m. – 6:00 p.m.

Convenient Access

You also have convenient access to your KEMBA accounts at over 5,000 branches nationwide with shared branching! Plus, you'll have nationwide access to over 55,000 ATMs on the Allpoint network and over 5,000 on the Alliance One network! Visit MyKEMBA.org to search for a location or ATM near you or where you travel!



Protection

By member choice, your accounts are privately insured up to \$250,000 per account with American Share Insurance.



Visit us anytime

Visit us at MyKEMBA.org! Our website is full of information about all our products, services and current promotions. Follow our blog for tips, ideas and information!



Stay up-to-date with events, promotions and everything at KEMBA! Follow us on social media! Look for KEMBAindy.



This new member packet is filled with information for you! We hope you'll take a few minutes to read through it and learn about our products and services! You can use this checklist as a quick reference to make sure you are benefiting from our popular eServices. This will help walk you through the process to sign-up for these time saving, convenient services!

☐

MyBranch online banking- Self enroll at MyKEMBA.org. Click on the "login" at the top right. On the online banking login screen, select the "enroll in online banking" link. Be sure to have your KEMBA member number available. Once enrolled, make sure you sign up for Bill Pay on the "Bill Pay" tab.


☐

MyMoney- Enroll once you're logged into MyBranch to access this free money management tool. Click on the "MyMoney" tab to complete enrollment.


☐

eStatements- Self enroll at MyKEMBA.org. Click on the button for "enroll in eStatements" and complete the quick form. Watch for an email to confirm your enrollment. Access right in MyBranch!


☐

MyMobile- After you have completed set up of MyBranch, find our app in your app store. Search for "KEMBA Indianapolis". Download and use your online banking credentials to login. To access the Card Manager feature, enter your KEMBA Debit Card information. Sign up for MyMobile Deposit at MyKEMBA.org.


☐

CreditSense- enroll for free credit scores, monitoring and more within MyBranch online banking. Click on the credit score image on the right-hand side of the screen.


☐

Follow us on social media to stay informed about events, specials & promotions at KEMBA! Look for "kembaindy" on Facebook, Twitter, YouTube and Instagram!



If you need assistance with any of our products or service, please contact us.



Download the MyMobile app from your app store today!
Search for KEMBA Indianapolis Credit Union!



Account Fees

Holiday Club early/ partial withdrawal	\$15.00 per withdrawal
Vacation Club early/ partial withdrawal	\$15.00 per withdrawal after 4 in one calendar year
Special K Club excessive/ under minimum withdrawal	\$15.00 per withdrawal
Money Market excessive withdrawal	\$5.00 per withdrawal
NSF/ Courtesy Pay/ Returned item (Check, ACH, ATM, POS & Teller transactions)	\$33.00 per presentment
Stop payment (personal or credit union draft)	\$33.00 per item
Share check withdrawal	\$3.00 each in excess of 2 withdrawals per month
Full Circle Account	\$5.95/ month
Inactive account (after 24 months of continuous inactivity)	\$5.00 per month
Early account closure (account or share type closed within 90 days of opening)	\$25.00 per incident
Account reopening	\$25.00 per incident
Minimum balance (share balance less than \$5 for 90 days or more)	\$2.00 per month
Business Account	\$10.00 per month
Business Account Currency Order (see Business Account Brochure for more information)	\$5.00 per order

Safe Deposit Box Fees

Key replacement or lock drilling	Actual locksmith costs
5x5 box rental	\$25.00 annually
3x10 box rental	\$35.00 annually
5x10 box rental	\$40.00 annually
10x10 box rental	\$50.00 annually

Other Services Fees

Statement/ account history copy	\$3.00 per copy
Replacement 1098, 1099 or 5498	\$10.00 per copy
Wire transfer- Incoming	\$15.00 per transaction
Wire transfer- Outgoing domestic	\$25.00 per transaction
Wire transfer- International	\$50.00 per transaction
Check copy	\$3.00 per item
Cashiers check	\$5.00 per item
Money order	\$3.00 per item
Research/ Reconciliation	\$25.00 per hour
Bad address/ returned mail	\$2.00 per returned item
Collection item	\$20.00 per item
Counter checks	\$2.00 sheet of 4
Garnishment/ legal order	\$50.00 each
Replacement ATM/ Debit card	\$5.00 each
Check cashing (waived if total KEMBA loan & deposit relationship is \$100 or more)	\$5.00 each
Credit card advance processing	\$10.00 each
KEMBA website message pay payment/ deposit processing	\$8.00 per transaction
Coin counting machine (transactions less than \$750 per day no charge)	8% of entire transaction
Personal (unsecured) loan application (non-refundable)	\$25.00 per application
Automatic transfer from share for overdraft (first fee given back as rebate at month end)	\$5.00 per transaction
Verification of deposit	\$5.00 each
Express/ overnight mail	\$25.00 per mailing



When you join KEMBA, you're not just a member, you're an owner! All it takes to become a member is a minimum deposit of \$5 in a share-savings account. Once you establish your account, you can be a member for life!

Membership Savings

Balances of \$50 or more earn interest every month! This account represents your ownership share in KEMBA and allows you to enjoy our other products and services.

Holiday Club

This account helps you to save all year long for your holiday spending. Funds are available by the end of September and are automatically transferred to your transaction account. Withdrawals made prior to the scheduled disbursement date are subject to a \$15 fee. Balances of \$50 or more earn interest every month.

Vacation Club

This account helps you to save through out the year for vacation or other special projects. You can make 4 withdrawals each calendar year. Any excess withdrawals are subject to a \$15 fee. Balances of \$50 or more earn interest every month.

Miscellaneous Club

This account can be used for an additional savings account. There are no limits on withdrawals. Balances of \$50 or more earn interest every month.

Money Market

With at least \$2,500 on deposit, you can earn a higher interest rate that is tiered based on your balance. Our money market account offers checks. You may withdrawal from this account 6 times per month, and 3 of your withdrawals can be made with your money market checks. A fee will be assed for exceeding 6 withdrawals.

Special K Club

This account is limited to 2 withdrawals per year to help you save for a special purpose or project. Any withdrawals more than 2 in a calendar year will be subject to a fee.

Certificate of Deposit

You've worked hard for your money, now let it work for you. A variety of terms allow you to plan and earn a higher rate. We offer:

- Regular Share Certificates- Start your certificate with balances as low as \$500. A penalty will be assessed if any funds are withdrawn before maturity.
- Investment Certificates- This option can earn a higher rate than our regular certificates; there is a substantial penalty for early withdraw.

IRA (Individual Retirement Account)

With a variety of options, we can help you save for your retirement. IRAs are a great place to deposit rollover retirement plans you have with previous employers. You can even set up payroll transfers to make contributions. Speak to your tax advisor to see which option is best for you. We offer:

- Traditional IRA
- Roth IRA
- Educational Savings Accounts

See your membership agreement disclosure for complete details. For current rates see our rate sheet.
For a complete list of fees, see our current fee schedule.



Start them on the right path, now!

KEMBA offers youth accounts for kids 12 and under to start learning about saving money! This is a great way to help them learn good money management skills at an early age. A parent or guardian will also be an owner of the account. Deposits can be made in person, by automatic transfer or by direct deposit so helping them save is simple, quick and easy!

Saving for more?

The minimum opening deposit for a Youth Account is \$5. From there, you can add other products and services too! For example:

- Open a Holiday Club for each child for their Holiday spending
- Coverdell Education Savings Account
- Special Savings for their first car
- Certificate of Deposit

Other benefits include:

- Set up automatic transfer from your account for allowance
- Have a place to save for education expenses
- Enjoy FREE access to our coin counting machine

Youth Certificate of Deposit

Every child is eligible for our Youth Certificate of Deposit earning 2% APY* (\$1,000 maximum deposit)



*APY= Annual Percentage Yield. Youth CD offers a Premium rate (see current KEMBA Deposit Rate sheet). Primary account owner must be between the ages of 8 and 18. The certificate automatically matures on the child's 18th Birthday. Certificate must remain on deposit the full term to earn any dividends. Except for these rules, all other certificate rules and disclosures apply.

Premium Checking

Earn a premium rate* on balances up to \$5,000! Use our convenient services every month to qualify for dividend earnings. Simply meet these 5 monthly requirements:

- Enroll MyBranch Online Banking user
- Subscribe to eStatements
- Pay 2 MyBranch Bill Pays
- Receive a Direct Deposit
- Use your VISA Debit Card to make 8 signature-based purchases

*To earn the premium rate during the statement cycle, you must complete 8 signature-based debit card purchases with your KEMBA VISA Debit Card; receive your statement electronically; log in to MyBranch online banking and pay 2 or more bills online; and have one or more direct deposits into your account. If all account requirements are not met during the statement cycle, the rate will be 0.00% APY for that statement cycle. Statement cycle begins on the first calendar day of the month and ends on the last calendar day of the month. Please check the current truth in savings disclosure for current rate. Limit of 1 (one) Premium Checking account per household. Any balance exceeding \$5,000 is not eligible for dividend earnings.

Basic Checking

Available if your household already has a Premium Checking account; we have this checking account to fit your needs. There is no minimum balance requirement and no monthly fees.

Teen Checking

This account is specially designed for the 15-17-year-old young adult in your life. For more information please refer to the Teen Accounts brochure!

Full Circle Checking

We believe in second chances! This account will give a second chance to those who may need some help. We understand bad things happen to good people and we want to help people get back on the right track. A small monthly fee does apply. Please see the Full Circle Account brochure for complete details.

Visa Debit Card

You'll enjoy the convenience of accessing your money anywhere VISA is accepted with a KEMBA Debit Card! This card will also work nationwide at over 55,000 Allpoint surcharge-free ATMs and over 5,000 Alliance One ATMs! Visit MyKEMBA.org for a full list of available ATM locations from both great networks! Please see a KEMBA representative for limits and restrictions.

Harland Clarke Check Orders

Order checks by visiting MyKEMBA.org/services for simple, safe and secure ordering directly from Harland Clarke. You can also order via telephone by calling 1-877-585-8777.



Download the MyMobile app from your app store today!
Search for KEMBA Indianapolis Credit Union!



Get your teen started now!

With an account at KEMBA, your 15-17-year-old will be well on their way to a great financial future! Having a savings or checking account at this age is a great way for them to experience and learn about saving and managing money while having you, their parent or guardian, coach them! Deposits can be made in person, by automatic transfer or by direct deposit so helping them save is easy!

Saving for more?

The minimum opening deposit for a Teen membership is \$5. From there, you can add other products and services too! For example:

- Coverdell Education Savings Account for college expenses
- Special Savings for the first car
- Certificates of Deposit- Check out our youth Certificate Special!

Teen Checking to get them prepared!

Our Teen Checking is ready to help the young adult in your life start off on the right foot! KEMBA is proud to offer this account for you to work with your 15-17-year-old so they can understand how a checking account works and be better prepared for their future.

Benefits of this account include:

- VISA Debit Card
- FREE MyBranch Online Banking
- FREE MyMobile Smart Phone App
- eStatements
- Direct Deposit Access

Your young adult will have access to nationwide surcharge-free ATMs at over 55,000 Allpoint ATMs and more than 5,000 Alliance One ATMs! They'll also have nationwide access to over 5,000 Co-op shared branch locations! If they venture off for college, we can go with them wherever they go!



We want to be part of their financial future! We can help them along the way by establishing credit. KEMBA can help with their first car purchase, first loan and more! Check back with a KEMBA representative when you're ready, we are here to help!



KEMBA members between 15-17 years of age are eligible for the Teen Checking Account. There must be an adult parent/ guardian as a joint owner for all accounts. Parent/ guardian must acknowledge accepting responsibility for actions of the minor. The teen debit card will be issued with reduced limits. Overdraft Privilege is not permitted on this account.





Lending Solutions

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Apply online, anytime at **MyKEMBA.org**

We have the loan you want with payment options that will fit your budget! We can even help you skip a payment by refinancing with KEMBA!

Vehicle- We will help you through the process and see that you get a fair deal! We have your best interest at heart. Shop online now at MyKEMBA.org and browse thousands of vehicles with the KEMBA Car Buying Service powered by TrueCar!

- Variety of terms, up to 84 months
- Competitive rates
- A vehicle 3 years old or newer finances like new
- *Rate discount for automatic payments

Personal- Do you need some extra cash? Are you looking to consolidate some debts? Our Personal Loans and Lines of Credit are a quick and easy way to borrow!

- Terms to fit your needs
- *Rate discount for automatic payments (Not applicable on Credit Cards or Checking Protection Lines of Credit.)

Home- Whether you're a first-time home buyer, or want to use the equity in your home, we have a mortgage loan that will work for you! To find the best option, speak with a KEMBA mortgage representative.

- Fixed rate first mortgage
- Home Equity Line of Credit
- Various terms and options available

Other- We have other loan products too. If you are looking to establish credit, we offer credit builder and share secured loans. Speak with us to help find the best fit for your needs!

Apply today with this Quick App!

Loan Type: ☐ Auto ☐ Personal ☐ Other
Is your current address on file? ☐ Yes ☐ No (if no, please update)

Primary Borrower	ACCOUNT NUMBER		AMOUNT REQUESTED	
	FIRST NAME	M.I.	LAST NAME	
	INCOME		PER (CIRCLE ONE) HOUR MONTH YEAR	
	EMPLOYER		TIME ON JOB	
Join Borrower	RENT OR OWN?		MONTHLY PAYMENT	
	LENGTH OF TIME AT RESIDENCE			
	BEST CONTACT NUMBER		BEST TIME TO CONTACT	
	EMAIL ADDRESS			
Join Borrower	FIRST NAME	M.I.	LAST NAME	
	INCOME		PER (CIRCLE ONE) HOUR MONTH YEAR	

If applying for an auto loan, when do you plan to purchase?

☐ Refinances ☐ 30 Days ☐ 60 Days ☐ More

Have you borrowed from KEMBA before? ☐ Yes ☐ No

Signature _____ Date _____



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

I give KEMBA Credit Union permission to verify my eligibility for KEMBA loan products. I understand this includes pulling a credit report. All loans are subject to credit approval and underwriting criteria. NMLS# 794595

Loan Protection Products

Credit Life and Disability Protection- You never know what could happen. This great protection from KEMBA offers you peace of mind! Premiums are added right to your loan so its easy, and you have a sense of security in the event something would happen.

Extended Warranty Protection- Have peace of mind in your vehicle with an Extended Warranty from KEMBA! We offer a choice of terms and coverage options at prices that are typically cheaper than warranty program offer from the dealership! We can even offer a warranty on a vehicle not financed with us! Ask us today for a quote!

GAP (Guaranteed Asset Protection) Plus- Enjoy the security of protecting your investment in your vehicle with GAP coverage. If you experience a loss on your vehicle and there is a difference between what you owe and the value of your vehicle, GAP coverage will help pay the difference based on the terms of your agreement.

*To receive the rate discount, your loan payment must be made via direct deposit or from an automated transfer from a KEMBA checking account. See a KEMBA representative for complete details.



Manage all your finances from one safe, secure place with MyMoney from KEMBA! With MyMoney you can:

- Create a budget
- Categorize and track spending
- Set and track goals

You can add ANY account accessible online and have quick and easy way to see all of your financial accounts in one safe online location. Quickly view your bank account balances and transactions, as well as credit card accounts, investments and mortgage balances in one place, regardless of where you have the accounts!

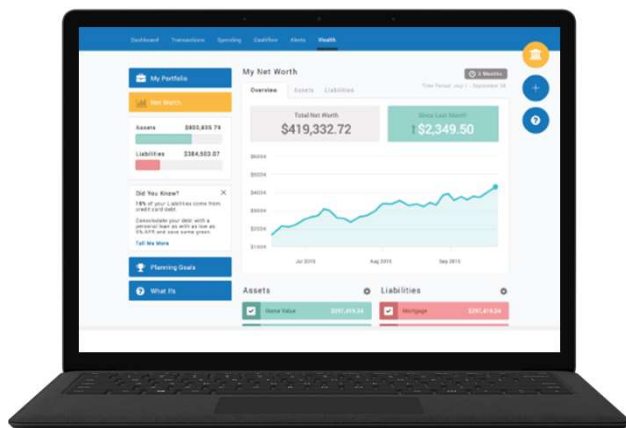
You can easily create budgets, categorize and track you spending habits. Quickly create a budget and start tagging your transactions to see where and how you spend your money. By seeing how you reach a spending target, you can make smarter choices about how you spend.

Set and track your goals. Visually tracking your progress can help you take control and make reaching your financial goals much quicker and easier. Use MyMoney to create savings goals, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card. The goals tool asks for a date by which you want to accomplish the goal and keeps track of your progress automatically!

The cash flow calendar brings your budget to life through an interactive calendar. With the calendar you can see how much money you have available to pay bills and other expenses day by day...allowing you to make informed choices on when to schedule bills and other spending.

Stay informed with account alerts by email or text. With MyMoney, you really are in control. Be alerted when account balances change, transactions to a specific retailer occur, when you are close to exceeding a budget category, and more. No more need to login to home banking constantly to track activity...let MyMoney keep you informed.

Build wealth and watch it grow through the Net Worth tool! No need to keep manually updating a spreadsheet. MyMoney helps you quickly add up all your assets (you can even add your home and vehicles) and debts to show you an up-to-date estimate of your net worth.



Start using this FREE service today! Access MyMoney at MyKEMBA.org and log in to MyBranch online banking. Click on the "MyMoney" tab to get started!



MyBranch Online Banking

MyBranch Online Banking gives you access to your KEMBA Credit Union accounts anywhere, anytime! Visit **MyKEMBA.org** to enroll now! Once enrolled, you'll can access MyMobile, our smart phone app! MyBranch gives you a convenient way to:

- View account balance and transaction history
- Pay bills with our FREE MyBranch Bill Pay
- Transfer funds instantly between your KEMBA accounts and loans
- View cleared checks and recent activity to help you balance your checkbook
- Verify payroll deposits
- Merge accounts with KEMBA's MyMoney Personal Financial Manager
- Much More

MyBranch is completely safe! Built-in security features are in place to safeguard your personal and account information. Everything you see and do on MyBranch is in real time! This means if you transfer money, it will be in your account within seconds!

eStatements

Save time and hassle by delivering your statement right to your MyBranch account! eStatements also offer a safer option for you; it eliminates the risk of having your account information lost in the mail. Plus, it can help save a tree!

MyBranch Bill Pay

KEMBA offers FREE Bill Pay right within MyBranch! It's quick, safe, easy & convenient. Set up your bills once and have one convenient place to pay all your bills. Depending on your payee, payments could be made as fast as today (fees may apply). You must have a KEMBA checking account to access bill pay.

My Credit Score

Once enrolled for MyBranch Online Banking, you'll have FREE access to your credit score with credit monitoring! Access "My Credit Score" within MyBranch. Once you register, set up alerts to stay on top of what's happening on your credit report. My Credit Score is also available within our MyMobile app!

If you have any questions or need assistance with any of our products or services, please contact us.



Download the MyMobile app from your app store today!
Search for KEMBA Indianapolis Credit Union!

v072024



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE
This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

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MyMobile Smartphone App

MyMobile gives you quick, safe and convenient access to your KEMBA accounts in a simple, easy to use app! We live in a world on the go and now you can take KEMBA with you wherever you are!

With MyMobile, you'll have access to:

- Check balances (Instant balance feature available)
- Perform transfers to your associated accounts
- View your account history
- See items that have posted to your account
- View items pending to post (ACH and POS transactions)
- Access MyBranch Bill Pay
- FREE Credit Scores & Monitoring with Credit Sense.
- Card Manager to personalize your KEMBA debit card experience
- MyMobile Deposit (must meet qualifications to access)

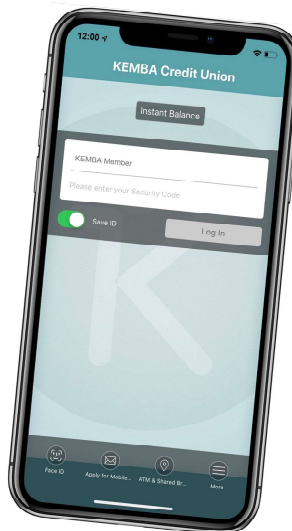
Once enrolled for MyBranch Online Banking (self-enroll at MyKEMBA.org) you can opt-in for all our mobile banking options from the self-service tab. There are other options in the additional services bubble once you click on the MyMobile link. Follow the steps and choose how you want to interact with KEMBA on the go! Choose from:

- **Smart Phone App-** Access our app from your iPhone or Android
- **Mobile Browser Banking-** Any phone with internet access can utilize this convenient banking option
- **Text Banking*-** Text phrases like "BAL" to 71806 to receive balances on your KEMBA accounts via text
- **Alerts-** Set alerts to email or text for balance reminders or other criteria

Whether you choose one or all the MyMobile services, banking with KEMBA has never been more convenient!

*Standard text messaging rates apply. Please see your cell phone provider for data and messaging fee disclosures.

MyMobile is available 24/7!



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MyMobile Deposit Request

Enroll for our Mobile Deposit Feature

MEMBER NAME	ACCOUNT NUMBER
EMAIL ADDRESS	

I understand I must have a KEMBA checking account to access KEMBA's mobile deposit feature. I understand I must endorse mobile deposit checks with my signature and the statement "FOR MOBILE DEPOSIT ONLY AT KEMBA CU"

AUTHORIZED SIGNATURE

DATE

Eligibility requirements

- Be an active MyMobile user.
- Have a credit score of 600 or higher on file in the last 12 months or give authorization to order credit verification.
- Have a checking account open for 60+ days or immediate access with a credit score of 640 or greater.
- All loans must be current- accounts with loans more than 10 days delinquent are subject to restricted access.
- All accounts must be in good standing- no account may be negative for more than 30 days or have permanent holds or other restrictions placed on it.
- We must have valid contact information on file- accounts with notification of incorrect contact information are subject to restricted access.



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Staying informed could save you!

KEMBA is pleased to provide FREE access to your credit score and credit monitoring within MyBranch online banking and our MyMobile app! Knowing what is being reported on your credit report is a great way to help prevent fraud, manage your finances and potentially save you money! In general, the lower your credit score is the greater risk you appear to be to lenders causing you to pay more. Staying informed of your current financial picture can help you prepare for the future!

Monitoring

Within My Credit Score, you can set up alerts to help you monitor your credit report! Another huge benefit of your membership with KEMBA Credit Union!

How it works

Once you're an active MyBranch online banking user, you can access My Credit Score right from your active online banking or MyMobile session! Click on the "View Score" button/ link withing your active session. Once you're in, verify your identity and you're off!

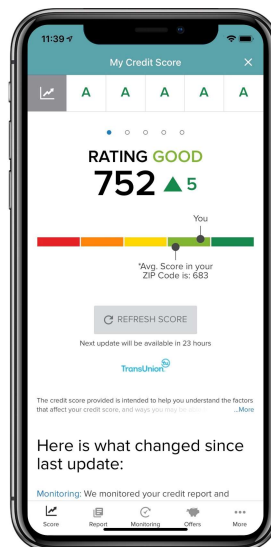
Scores and report information are provided from TransUnion, one of the three major credit reporting agencies. Your score is generated using the Vantage Score 3.0 model. This score is for educational purposes only and may differ from the score retrieved during the loan process. There are hundreds of factors that affect what the score that is generated and financial institutions, including KEMBA, may use a different scoring model.

Education and help

There are hundreds of articles and tips within My Credit Score. They are there to help you meet your financial goals! Look through them and see updated articles every month.

Talk to us

We're here to help! We also offer a FREE credit review service where you can sit down or consult with a KEMBA Advisor over the phone about your credit, understanding your score and the items that are on your report.



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Credit Cards

Become a card member now to take advantage of our introductory offers! We make having a credit card easy and convenient! If you need assistance, we're right here for you. Plus, we offer credit card member service 24/7!

Member Rewards

A great choice for everyday purchases while earning rewards!

- Introductory balance transfer rate of 3.99% APR¹ for one full year!*
- Rewards program with tons of options!
- Earn 500 Rewards Points with your first \$100 in purchases in the first 90 Days!²
- 3.99% APR³ on purchases for your first 6 months!*

Member Classic

If you typically carry a balance this card is a great option for you!

- Special balance transfer rate of 3.99% APR¹ for one full year!*
- A great low-rate card option!
- 3.99% APR³ on purchases for your first 6 months!*

Member Secure

Are you looking to establish or rebuild your credit? This card can help!

- A great way to build or rebuild your credit history!
- Credit lines starting at \$500⁴
- Secured with funds on deposit at KEMBA!

Convenient Access

Access your credit card account with MyBranch Online Banking or our MyCard app! Find it in the app store today. Make sure you enroll for credit card eStatements since this is separate from your KEMBA account statement.

Apply today with this Quick App!

Card Choice: ☐ Rewards ☐ Classic ☐ Secured

Is your current address on file? ☐ Yes ☐ No (if no, please update)

Primary Borrower

ACCOUNT NUMBER	CREDIT LIMIT REQUESTED		
FIRST NAME	M.I.	LAST NAME	
INCOME	PER (CIRCLE ONE) HOUR MONTH YEAR		
EMPLOYER	TIME ON JOB		
RENT OR OWN?	MONTHLY PAYMENT		
LENGTH OF TIME AT RESIDENCE			

Joint Borrower

FIRST NAME	M.I.	LAST NAME	
INCOME	PER (CIRCLE ONE) HOUR MONTH YEAR		

Signature _____ Date _____



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AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

I give KEMBA Credit Union permission to verify my eligibility for KEMBA loan products. I understand this includes pulling a credit report. All loans are subject to credit approval and underwriting criteria. NMLS# 794595

1. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. After the Introductory APR expires, the APR for any remaining balance will increase to the standard APR and all subsequent balance transfers will receive the standard APR. Fee of \$10 or 2%, whichever is greater of balance transfer request will apply. The Member Secured Visa is not eligible for this offer.
 2. Rewards points are automatically earned by making eligible purchases with your Member Rewards Visa. Each eligible purchase made by you, or someone you authorize, will earn 1 point for every dollar spent. To earn the Introductory Bonus Rewards Points, a minimum of \$100 must be spent in the first 3 billing cycles (excluding credits, returns and adjustments). Your account must be in good standing to receive the Bonus Rewards Points. Rewards Points are calculated and made available for redemption with each qualifying cycle.
 3. The Introductory APR for purchases will apply to transaction posted to your account during the first six billing cycles following the opening of your account. After the Introductory APR expires, the APR for any remaining promotional balances will increase to the standard APR for purchases. The Member Secured Visa is not eligible for this offer.
 4. Funds used to secure this line must remain on deposit at KEMBA Indianapolis Credit Union.
- * We may end your Introductory APR for purchases and balance transfers and apply the prevailing non- introductory APR if you are 60 days late in making a payment.

Current rates are available by speaking with a KEMBA representative or by visiting MyKEMBA.org.

APR = Annual Percentage Rate

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Manage your KEMBA Credit Card with our app, My Card Mgr.

