

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 A penalty will be assessed if any funds are withdrawn before maturity.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.



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!



KEMBA offers many ways to help you make sure your transactions will clear your account if you're short on funds! Our Courtesy Pay and Overdraft Protection help you when you need it. The best way to maintain your account is to log all transactions in a register and know your available balance. We offer ways, free of charge, to access your account transactions and balances 24/7. We understand things happen, if you need help, we're here for you!

Courtesy Pay

This service is meant to help you in situations where you really need to pay an item or complete a transaction but don't have enough money in your checking account to cover it. If eligible and you opt-in for this service, KEMBA will pay items for you on your behalf. By opting-in to this service and using it, you agree to the terms and conditions and to pay the associated Courtesy Pay Fee.

- \$33 fee per item
- \$600 limit
- Your account must be returned to a positive state and in good standing within 30 days

If you know you are going to use Courtesy Pay, we suggest withdrawing cash from an ATM to make purchases. This will incur only one Courtesy Pay fee rather than racking up multiple fees from using your debit card numerous times.

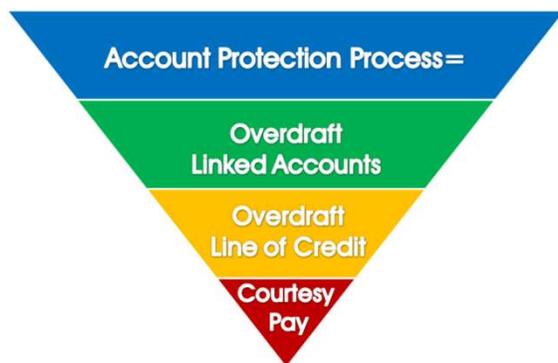
Please see the Discretionary Overdraft Privilege Policy for all the details associated with this service.

Overdraft

If you use all funds in your checking account, we can setup an overdraft process to pull available funds from other KEMBA share accounts you are associated with to help clear items. If you opt-in for this service, KEMBA will use all available funds to clear transactions attempting to post to your account. If you also opt-in for Courtesy Pay, it will only be used after the available funds from the accounts you choose have been used. There is a \$5 fee for any automatic transfer our system performs to clear your transactions. You are allowed one free overdraft transfer per month; the fee will be reimbursed to you at month end.

Other Options

You can also open a KEMBA Personal Line of Credit or Home Equity Line of Credit as an overdraft source. There are no additional fees for using this as your overdraft source. You also have access to transfer any available funds from your loan to your account. You must apply for these products. All loans are subject to credit approval and underwriting criteria.



Please note, our courtesy pay option is subject to approval guidelines. Contact a KEMBA representative to learn about these options, to opt-in or make changes.



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



By member choice, your deposits in KEMBA Indianapolis Credit Union are insured by American Share Insurance (ASI), a state-approved share insurance fund where each account is insured up to \$250,000. We ask that you acknowledge the fact that your credit union is not federally insured and if the institution fails, the federal government does not guarantee that you will get back your money.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.



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.



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.