



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.



Share the Love with our Membership Referral Program!

At KEMBA, we believe great service is worth sharing. If you love being a member, now's the perfect time to invite others to join!

When you refer a friend, family member, neighbor, or co-worker to KEMBA, and they open an account with qualifying products or services within the first **90 days**, you'll **both receive \$25** as a thank you!

Here's How It Works:

You refer someone you know to KEMBA using our online referral portal. Send an invitation link to anyone who may benefit from joining KEMBA. When they join and open an account with qualifying products/services within **90 days**, You'll both receive a \$25 reward! We'll deposit it directly to your KEMBA account!

Why recommend KEMBA?

- We're **local** – rooted right here in the community.
- Our team is **friendly, caring, and ready to help** whenever you need us.
- It's **easy to get in touch** with real people—no long wait times or massive call centers.
- We make banking personal—we listen to your needs and offer **helpful, personalized solutions that fit your life**.

You Trust Us—They will too!

If we've done a good job for you, help someone you care about find out what it's like to be more than just a number—part of a credit union that puts people first. We'll treat your referral like family and go the extra mile to welcome them. Our goal is to help our members succeed—now let us do the same for the people in your life.

Start sharing the love today!

Enroll in seconds to use our online referral platform. Once you're in, you'll receive your unique trackable link to start sending invites! Send them via text, email or social media and more! The more invites you send—the more rewards you'll collect!

Visit MyKEMBA.org/accounts/membership-referral-program/ right now to get started!



Visit MyKEMBA.org/accounts/membership-referral-program/ to learn more about the program and to view the Terms & Conditions.





Direct Deposit Request

I authorize _____ to electronically deposit into my
KEMBA Indianapolis Credit Union account.

COMPANY NAME

MEMBER NAME	LAST 4 SSN
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ACCOUNT NUMBER

Checking or Savings

KEMBA Indianapolis Credit Union Routing Number: **2740-7416-3**
Address: 444 S. Shortridge Road, Indianapolis, Indiana 46219
Phone: 317-351-5235 or 1-800-366-0013

AUTHORIZED SIGNATURE

DATE



Direct Deposit and Payroll Deduction

A safe, timesaving & convenient way to automatically deposit your paycheck, retirement or Social Security check. Once received, we can allocate your money to any of your deposit or loan accounts.

Myline Telephone Banking

Telephone access to your KEMBA accounts anywhere, anytime! Access balance & deposit information, transfer funds and much more! Call 317-351-5247 or 1-800-835-6123.

MyBranch Online Banking

View account balance & transactions, make transfers and more anytime, anywhere you have internet access! With MyBranch Bill Pay, you can pay all your bills directly from your KEMBA checking account from one safe & secure location!

MyMobile & MyMobile Deposit

Once enrolled for MyBranch online banking, MyMobile allows you to take KEMBA with you wherever you go! Our app is available in the Apple and Google Play App Stores. You can even deposit checks right to your KEMBA checking account with MyMobile Deposit (Certain criteria apply).

Control of your debit card within MyMobile with our Card Manager feature. You can help protect yourself from potential fraud. You'll have access to turn your debit card on/ off, set spending limits, control where it can be used and more.

MyMoney

Once your enrolled for MyBranch online banking enjoy access to this FREE money management service. It can merge account information from other accounts and creditors for easy and convenient financial management and budgeting.

Credit Sense

KEMBA is please to offer access to FREE credit scores & credit monitoring right within your active MyBranch Online Banking or MyMobile session!

Co-op Shared Branch

KEMBA is a part of the co-op shared branch network providing our members access to over 5,000 branch locations nationwide!

Surcharge-free ATMs

KEMBA members have access to two nationwide surcharge-free ATM networks. Allpoint offers you over 55,000 ATMs and Alliance One has over 5,000 ATMs! Find one convenient for you at MyKEMBA.org.

Discount Products

- We offer discount auto & homeowners insurance. Call 1-888-380-9287 for a free quote today.
- As a KEMBA member you can enjoy discounts on turbo tax, Sprint mobile service and more! Visit MyKEMBA.org and click on the "love my credit union" link.

Notary Service

Signature and identity verification of legal documents

Medallion Signature Guarantee

Signature and identity verification for stock, bonds and mutual fund documents.

VISA Gift Cards

Makes a perfect gift or works as a great alternative to carrying cash when traveling Accepted anywhere VISA is accepted.

Wire Transfer Service

A transfer of funds to and from other participating financial institutions via the Federal Reserve Bank's fund transfer network.

Safe Deposit Boxes

A safe, fire and theft proof place for you to store valuable documents and possessions. Different sizes available. Fee is auto deductible annually from your KEMBA account.

Night Depository

Offers you the ability to make payments and deposits at the credit union after business hours.

American Share Insurance

Insurance on members' deposits in the event of credit union loss or liquidation. Each deposit account is insured up to \$250,000 through American Share Insurance (ASI).



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