



Lending Solutions

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 consolidates 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)

Form fields for Primary Borrower and Join Borrower including Account Number, Amount Requested, First Name, M.I., Last Name, Income, Employer, Time on Job, Rent or Own?, Monthly Payment, Length of Time at Residence, Best Contact Number, Best Time to Contact, Email Address.

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



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.



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)

ACCOUNT NUMBER		CREDIT LIMIT REQUESTED	
Primary Borrower	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		
BEST CONTACT NUMBER		BEST TIME TO CONTACT	
EMAIL ADDRESS			
Joint Borrower	FIRST NAME	M.I.	LAST NAME
	INCOME		PER (CIRCLE ONE) HOUR MONTH YEAR

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.

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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.



KEMBA understands the importance of helping our members establish new credit and fixing issues with existing credit. That's why we offer our credit builder loan to help you to get on the right track and establish good credit! With a KEMBA Credit Builder Loan, the proceeds from the loan will be held in your KEMBA account until the loan is paid in full.

Our credit builder loan offers:

- Loan amounts from \$500 to \$2,000
- A reasonable flat rate (speak with your KEMBA representative for the current rate)
- Affordable payments based on the loan amount
- Convenient payment frequency that aligns with your pay period

KEMBA members interested in this loan type must have a direct deposit established with their KEMBA checking or savings account. The required loan payments will automatically deduct from your direct deposit! Simple and easy!

Apply today with this Quick App!

Credit Builder eligibility requirements:

- Current direct deposit established at KEMBA
- Payment must be deducted from direct deposit
- 2 Current paystubs
- Minimum income of at least \$1,000 per month
- Not in the bankruptcy process
- Good standings on all KEMBA accounts/ loans
- US citizen
- Funds will be held in KEMBA savings account until the loan is paid in full

Our credit builder loan offers you an easy and convenient option to add new, positive information to your credit report. Positive payment history and activity that reports to the three credit bureaus will help you establish good credit for your future endeavors.

KEMBA has Certified Financial Counselors on staff to assist you in your journey of building or improving your credit. Speak with one today to see how we can help!

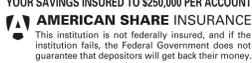
Loan Type: Credit Builder

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

ACCOUNT NUMBER		AMOUNT 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			
BEST CONTACT NUMBER		BEST TIME TO CONTACT	
EMAIL ADDRESS			
FIRST NAME	M.I.	LAST NAME	
INCOME		PER (CIRCLE ONE) HOUR MONTH YEAR	

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.

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Thank you for your interest in a KEMBA Home Equity Line of Credit! You have made a wise choice that will allow you to take advantage of the investment you have made in your home!

Things to Know

There are NO closing costs associated with a KEMBA Home Equity Line of Credit (HELOC). This variable-rate option will be determined by your credit score and the loan to value of your home. The value of your home is determined by a Drive by Appraisal as dictated by the Appraisal Independence Regulations. The home must be occupied by the applicant(s) and cannot be in the process of being sold.

A HELOC acts much like a credit card. A credit line will be given, and you can borrow and pay back during a 7-year draw period. The loan is a 15-year mortgage with the option to make changes at the end of the 7-year draw period. Your payment is calculated at 1% of the balance. With a KEMBA HELOC, you can transfer available funds directly to your KEMBA checking account to make purchases as you need!

The Home Equity Application process takes about 3 to 4 weeks from the start of the application to the loan closing. Proceeds from your loan will be available 3 days after closing.

Process Steps

1. Application with required documents.
2. Appraisal ordered - usually takes 3 to 7 days to receive
3. Value is determined along with the loan amount, rate and term
4. Title Work is ordered and reviewed - in most cases it takes 3 to 7 days to receive
5. Flood Certificate is ordered - usually takes 1 day
6. Closing date and time is set

Documentation for Application

1. Pay Stub - Most recent for each borrower
 2. Last Year's W2 for each borrower
 3. 1st Mortgage Statement
 4. Drivers License copy for each borrower
 5. Insurance Agent Name and Phone Number
- If you are Consolidating Debt: We may need statements from the lenders that are being paid off
 - If you are Self Employed: Must be able to provide 2 years tax returns to use as income.
 - If you have Rental Property Income: We will need last year's tax returns and signed current lease agreements.

KEMBA reserves the right to request information depending upon each individual situation. Fair Lending Disclosure/ Equal housing disclosure. All loans are subject to credit approval and underwriting criteria. NMLS# 794595

