

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!





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 71 806 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!



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

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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.

444 South Shortridge Road, Indianapolis, Indiana 46219 • phone: 317-351-5235 • fax: 317-351-5244 • MyKEMBA.org



How it works

1. Login to the MyMobile app on your iPhone or Android
2. Choose "deposit" from the menu to begin a new deposit
3. Select the checking account you want to deposit to then enter the amount of the check
4. Make sure your item is endorsed and the statement "FOR MOBILE DEPOSIT ONLY AT KEMBA CU" is included along with your account/ member number
5. Take clear photos of the front and back of the check. Use the image guide for best results.
6. When all the details are complete and an acceptable image of the item has been taken, submit the deposit for review at KEMBA.
7. You will receive a confirmation that your deposit is pending. If your deposit is received by 4:00 p.m. EST, it will post to your account the next business day* (Some items may not be available for immediate use, Please refer to our Funds Availability Policy). Once you have verified the deposit has posted to your account, destroy the check.

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.
- 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.

Tips for the best image

- Close other apps running in the background before logging into MyMobile.
- Flatten folded or crumpled checks before taking photos.
- Take photos in a well-lit area.
- Place checks on a solid, dark background.
- Keep the check within the view finder on the screen. Make sure to keep all 4 corners in view.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure the MICR line (numbers at the bottom of your check) is readable.
- Make sure the entire check image is visible, in focus and there are no shadows present before submitting your deposit.
- After you verify your deposits have posted to your checking account, please destroy your check(s). Images of your items are available to view on your device for 45 days.



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



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.



Download the MyMobile app from your app store today!
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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!

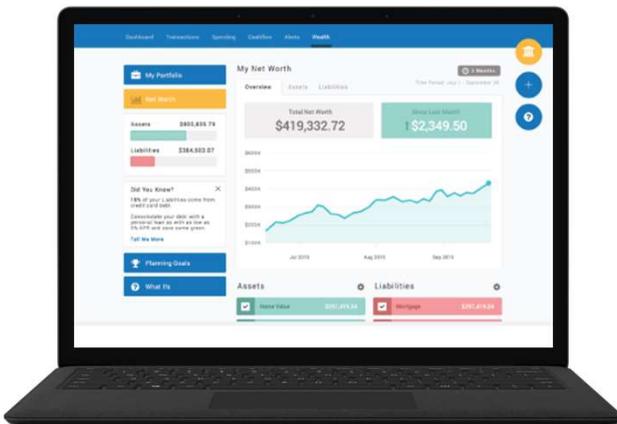
You can easily create budgets, categorize and track you spending habits. Quickly create a budget and start tagging your transactions to see where and how you spend your money. By seeing how you reach a spending target, you can make smarter choices about how you spend.

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!





MyLine Telephone Banking

To begin using MyLine, call 317-351-5247 or 800-835-6123. Listen carefully and follow the prompts to complete your request. The first time you call, your Personal ID number will be set as the last 4 digits of your social security number.

All prompts are customized based on the accounts and loans you currently have with KEMBA! Here is a quick reference for the main menu prompts:

Press 1: **Quick Check**- This option allows you to quickly listen to your basic savings and checking information.
ENTER ACCOUNT AND PIN:
MAKE ACCOUNT SELECTION:
FOLLOW INSTRUCTIONS FOR THE NEXT PROMPT

Press 2: **Account Inquiries**- You can inquire on specific accounts with this option
ENTER ACCOUNT AND PIN:
MAKE ACCOUNT SELECTION:
FOLLOW INSTRUCTIONS FOR THE NEXT PROMPT

Press 3: **Perform Financial Transactions**- This option allows you to transfer money and more.
ENTER ACCOUNT AND PIN:
MAKE ACCOUNT SELECTION:
FOLLOW INSTRUCTIONS FOR THE NEXT PROMPT

Press 4: **Member Services**- Request stop payment, order checks and more.
ENTER ACCOUNT AND PIN:
MAKE ACCOUNT SELECTION:
FOLLOW INSTRUCTIONS FOR THE NEXT PROMPT

We hope you enjoy the convenience of accessing your account via telephone with MyLine. We offer more ways for you to access your account too!

Enjoy safe, easy and convenient access to your account with MyBranch Online Banking. Once enrolled, use our smart phone app MyMobile! It truly is the most convenient way to access your account information! Download the app from your app store today!

If you have any questions or need assistance with any of our services, don't hesitate to contact us.

MyLine is available 24/7!



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



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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.