



KEMBA Indianapolis Refer & Win Contest Rules

Contest Period: October 1 through December 11, 2026.

Eligibility: A member must have at least four qualified referrals during the promotional period to be eligible to win the tablet.

Winner: Among all members with four or more qualified referrals, the member with the highest number of qualified referrals wins.

Tie: If two or more eligible members tie for the highest number, conduct a random drawing among those tied members.

- If no member receives at least four qualified referrals during the contest period, no prize will be awarded.
- A qualified referral is a new KEMBA member whose membership account is opened during the contest period and whose referral is submitted and recorded through the KEMBA Indianapolis Credit Union Membership Referral Program.
- The prize will be the winner's choice of an Apple iPad or comparable Android tablet. Specific model is subject to availability, and KEMBA may substitute a comparable model.
- The winner will be notified after all qualifying referrals have been verified.
- KEMBA employees, Board members, and their immediate family members are not eligible to participate.
- Referral incentive payment does not have to be completed during the contest period for the referral to count toward the contest.
- KEMBA reserves the right to verify eligibility and qualifying referrals and to modify or discontinue the promotion if necessary.



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444 S. Shortridge Road, Indianapolis, Indiana 46219 • MyKEMBA.org

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.