KEMBA INDIANAPOLIS Credit Union

Savings & Checking

Solutions to spend & save.

Whether you're opening your first account, saving for a special goal, or looking for ways to grow your money, KEMBA Indianapolis Credit Union offers savings and checking solutions designed to help you reach your financial goals.

Everyday Banking

Membership Savings

All members have a basic savings account with a minimum balance of $5

- Establishes your ownership in KEMBA Indianapolis
- Gives you access to all KEMBA products and services
- Build a strong savings foundation
- Earn dividends on balances of $50 or more
- Save with no monthly maintenance fees

Premium Checking

Earn dividends on balances up to $5,000 when you meet simple monthly qualifications.

- Make 8 signature based debit card transactions
- Receive eStatements
- Receive a direct deposit
- Be enrolled in online banking
- Use bill pay to make 2 payments

Ready to learn more?

Scan the QR code to explore account details, our current rates, and learn about all things KEMBA!

Save with Purpose

Holiday Club

Save a little all year to have a less stressful, more enjoyable, and easier to manage holiday.

- Set up automatic transfer to save easier
- Earns dividends on balances of $50 or more
- Funds will be available in time for holiday spending*

Vacation Club

Stash away cash for your next getaway!

- Make up to 4 withdrawals per year*
- Earns dividends on balances of $50 or more
- Save throughout the year for your dream vacation

Money Market

Earn higher dividends while maintaining easy access to your money.

- Higher dividend rate as compared regular savings
- Low balance requirement of $2,500
- Make up to 6 withdrawals per month*

Certificate of Deposit

Lock in a great rate for your savings.

- Competitive fixed rates
- Variety of terms to fit your goals
- Saving to help you plan with confidence

* Holiday Club, Vacation Club, and Money Market accounts are limited access accounts. Excessive withdrawals will incure withdrawal fees. See the truth in savings document or the KEMBA fee schedule for more details.

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.
EQUAL HOUSING LENDER
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GET IT ON Google Play

Download on the App Store

KEMBA INDIANAPOLIS Credit Union

Sprout & Grow KIDS CLUB

Saving made fun for kids up to age 12!

Start them on the right path with a savings program designed to make learning about money fun. Sprout & Grow helps children build confidence, develop healthy financial habits, and see their savings grow one dollar at a time.

Why Parents Love Sprout & Grow

Learn
Build confidence for the future.

Save
Little savers become big dreamers.

Earn
Rewards for saving and learning.

Grow
Build confidence for the future.

Why Join the Club?

Birthday Rewards
Celebrate their special day!

Report Card Rewards
Earn rewards for good grades.

Savings Rewards
Save $100 monthly and earn $5!

Fun Activities
Events, surprises, and learning made fun!

Meet Billy & Penny!

Billy & Penny are our squirrel friends and the mascots of the Sprout & Grow Kids Club! They help kids discover the value of saving through activities, stories, and fun challenges! Come along with them on their savings adventures!



Sprout & Grow Youth Certificate Special

- Premiun rate on deposits up to $1,000
- Grows with your child until age 18
- Great for future goals
- Available for ages 8-12

Ask us for details!



More Ways to Save

Holiday Club
Save for holiday fun!

Education Savings
Save for future school expenses

Additional Accounts
Goal-based accounts

Scan for Games & Activities!

- Billy & Penny activity pages
- Coloring sheets
- Savings challenges
- Club information

Watch their **Savings Grow!**



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Level Up TEEN ACCOUNT

Smart money skills for the next level!

Designed for teens ages 13-17, Level Up helps young adults continue to build smart money habits as they transition from our Sprout & Grow Kids Club. We offer real-world banking experience, regards for good financial choices, and tools that grow with them into adulthood.

Why Young Adults Love Level Up

Earn

- Save $100/ month and earn a $5 reward.
- Quiz rewards for financial knowledge
- Rewards for good grades

Celebrate

- Reward them for their special day
- High School graduation reward
- Rewards for good grades

Learn

- Financial education articles
- Quick quizzes to complete
- Build smart money habits

Bank

- Checking with Visa® Debit Card
- Their own Mobile & online banking access
- Parents have full access to help

Real Money. Real Experience.



Debit Card

Make purchases and practice responsible spending.



Mobile Banking

Check balances, transfer funds, and manage money on-the-go.



Scholarships

Annual opportunities for scholarship and financial growth



Future Rewards

Make purchases and practice responsible spending.

More Ways to Save



Holiday Club

Save for holiday fun!



Education Savings

Save for future school expenses



Additional Accounts

Goal-based accounts

Level Up Youth Certificate Special

- Premiun rate on deposits up to $1,000
- Grows with your teen until age 18
- Great for future goals
- Available for ages 13-17

Ask us for details!







Control Your Financial Future

Each month, we share new articles with real-life money challenges, tips, and tricks to help teens build confidence, save wisely, and spend smarter. Speak with a KEMBA representative or scan the QR code to see more.

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KEMBA INDIANAPOLIS Credit Union

Account Protection

When life doesn't go as planned.

Life happens! If your checking account balance is lower than expected, KEMBA Indianapolis Credit Union offers several options that may help cover transactions and keep your account running smoothly. Choose the protections that work best for you.

Your Protection Choices

Linked Accounts

Use available funds from another eligible KEMBA account.

- Uses your own money first
- One free transfer each month*
- Helps avoid Courtesy Pay fees
- Easy to set up

Line of Credit

An approved credit line** for added protection

- Additional flexibility
- Automatic coverage
- Great backup option
- Subject to credit approval

Courtesy Pay

Coverage for eligible Transaction

- Up to $600 coverage
- $33 fee per paid item
- 30 days to bring account positive
- Opt-in*** and approval required

How Account Protection Works

1 Checking Account Balance
We always use your available balance first.

2 Linked Accounts
Our system will transfer funds from your other accounts.

3 Line of Credit
We use whats available from your Line of Credit.

4 Courtesy Pay
Protection option of last resort.

Why Choose Account Protection

Peace of Mind
Added protection when it matters most.

Flexible Backup
Account coverage when you need it.

Personalized Support
We're here to help find the best options for you.

Learn more and opt-in.

Scan the QR code to learn more and opt-in to Courtesy Pay.

*Transfers from other KEMBA accounts automatically pulling funds to cover transactions are subject to a $5 fee. One will be refunded at month end.

**All Loans are subject to credit approval and underwriting criteria.

*** You must opt-in for Courtesy Pay. Eligible only with KEMBA checking accounts. See your KEMBA Indianapolis account disclosures for complete details.

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