KEMBA INDIANAPOLIS Credit Union

Welcome to KEMBA!

We're glad you're here!

Thank you for choosing KEMBA Indianapolis Credit Union. We are excited to serve as your financial partner. This guide includes important contact information, account access options, and resources to help you get started.

Contact Information

Call Center	317.351.5235
Call Center via text	317.351.5245
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
Member Service Email	contact@mykemba.org

Hours & Availability

Monday – Friday	9:00 a.m. – 5:00 p.m.

Banking Wherever You Are

- 24/7 Online & Mobile Banking
- Mobile Deposit
- 6,000+ CO-OP Nationwide Shared Branches
- Over 55,000 surcharge-free ATMs coast to coast

CO-OP SHARED BRANCH · Allpoint · Alliance One

Account Protection

By member choice, your accounts are privately insured up to $250,000 per account with American Share Insurance.

AMERICAN SHARE INSURANCE

Stay Connected

Visit us at MyKEMBA.org for information about our products, services and current promotions.

Stay up-to-date with events, promotions and everything at KEMBA! Follow us on social media! Look for KEMBAindy.

Need Help Getting Started?

Scan the QR code to learn about all things KEMBA!

Proudly serving our members and community since 1933!

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
v072024

*my*MONEY. *my*GOALS. *my*KEMBA.

KEMBA INDIANAPOLIS Credit Union

Fee Schedule

Effective 01/01/2023

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

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

KEMBA INDIANAPOLIS Credit Union

Member Benefits & Services

Convenience. Protection. Value.

As a KEMBA Indianapolis Credit Union Member, you get more than great accounts and leans. You'll also enjoy valuable benefits and services designed to make life easier, help you save money, and support your financial well-being.

American Share Insurance

Your money is protected.

By member choice, Your accounts are privatley insured up to $250,000 per account through American Share Insurance.

Safe Deposit Boxes

Secure what matters.

Store your important documents, jewlery, and other valuables in our secure safe deposit boxes, available in a variety of sizes.

Credit Review Resources

Knowledge empowers you.

KEMBA offers a FREE credit review service where you can have dedicated one-on-one time with a certified financial counselors.

Experts in Auto Lending

Buy with confidence.

Speak with us before you buy to compare financing options and make an informed decision. We'll help you understand the process from start to finish.

Member Savings

More ways to save.

- Trustage Auto & Home Insurance
- Love My Credit Union Rewards
- Tax Prep Discounts
- Wireless discounts & more.

Additional Services

Here to support you.

- FREE Notary Service
- FREE Medalion Signature Guarantee
- Wire Transfer Services

Why Members Love These Benefits

Convenience

Save time with products, services, and access that fits your life.

Security

Protect what matters with trusted solutions from your trusted financial partner.

Savings

Member perks and discounts that really add up to help you save.

Support

Real people, easy to connect with when you need us most.

Learn more about all of your available benefits.

Scan the QR code or visit **MyKEMBA.org**

Some benefits and services may have eligibility requirements. Fees may apply for certain services.

Visit **MyKEMBA.org** or call us at 317.351.5235 or text us at 317.351.5245 for more information or assistance.

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