

# Member News



## Free Gift Card



## When You Finance A Vehicle

Hurry, This offer ends soon!

**\$100**  
Kroger Gift Card\*  
when you finance \$10,000 or more

**\$50**  
Kroger Gift Card\*  
when you finance \$5,000 to \$9,999



*Have a loan financed someplace else? Financing at KEMBA Louisville Credit Union might lower your monthly payment.*

\*Offer available for a limited time only. Applies to autos, trucks, motorcycles and motor homes. Minimum loan amount of \$5,000. Must meet credit requirements. Does not apply to the refinancing of existing KEMBA Louisville CU loans.

## Christmas Loan

Rates as low as **12% APR\***  
**Borrow up to \$1,200**  
**12 month term**



Your Credit Union wants to help you make the holidays merry and bright this season. We know how hard this time of year can be on your budget. From shopping for gifts and traveling to see family, it all adds up fast.

If you find yourself needing a little extra cash, make sure to apply for our special Christmas Loan. We have the money you need to help take the stress out of the holidays.

\*Annual Percentage Rate. Effective October 1, 2010 and subject to change. Must meet credit requirements.

## Share The Gift Of Membership

Searching for the perfect gift this holiday season? Why not share the gift that lasts all year - KEMBA Louisville Credit Union membership!

Your family members and co-workers will love the benefits of credit union membership. Open an account today for those you love!



**Make sure to use your Credit Union VISA this holiday season! It's perfect for shopping and travel. Apply today if you don't have our card.**

### Dormant Account Fee Policy

A \$2 Dormant Account fee will be assessed to your account when there is no activity for six months and the balance is less than \$50. To prevent the fee from being charged, be sure to make at least one transaction every six months, or maintain a balance above \$50.

## Free Education And Counseling Programs



Through our partnership with Accel Members Financial Counseling you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal Money Management
- Debt repayment
- Avoid bankruptcy, foreclosure and repossession

To use this new service simply call 1-877-33ACCEL (332-2235), or go to our web site [www.kembaky.org](http://www.kembaky.org) and click on the Accel link.

# Save Now For Next Year's Holidays



**It's never too early to begin saving for the holidays. Open a KEMBA Christmas Club Account now and by making regular deposits throughout the year your money will grow. Make deposits easily by payroll deduction, by mail or in person.**

**For your convenience use this form to open an account or to change the deduction on your current account. A Christmas Club Account is one of the best ways to make sure you'll have the money you need for holiday expenses. If you wish to make no changes to your current Christmas Club Account, you do not need to complete this form.**

- I want to open a Christmas Club Account
- I currently have a Christmas Club Account and want to change the way the funds in the account are disbursed.

Name \_\_\_\_\_ Account # \_\_\_\_\_

I wish to have \$\_\_\_\_\_ deposited in my Christmas Club Account through payroll deduction. Or

I wish to change the payroll deduction amount on my current Christmas Club Account to \$\_\_\_\_\_ in October.

Please disburse the funds in my account by:  
 check  transfer to checking  transfer to savings

Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail or fax this form to KEMBA Louisville Credit Union  
4017 Poplar Level Road • Louisville, KY 40213 • FAX (502) 459-4528



[www.kembaky.org](http://www.kembaky.org)  
[kemba@kembaky.org](mailto:kemba@kembaky.org)

4017 Poplar Level Road  
Louisville, KY 40213  
(502) 459-1411  
(800) KEMBA-10  
FAX (502) 459-4528

### Hours

Monday: 8a.m. - 5p.m.  
Tuesday: 8a.m. - 4p.m.  
Wednesday: 9a.m. - 4p.m.  
Thursday: 10a.m. - 5p.m.  
Friday: 8a.m. - 5p.m.

### Member Service Center

2549 Regency Road  
Lexington, KY 40503  
(859) 278-2263

### Hours

Mon. - Fri.: 9a.m. - 4p.m.

### Service Centers of KY

**4917B Dixie Highway**  
Louisville, KY 40216  
(502) 448-1686

**Lobby and Drive-Thru:**  
Mon. - Fri.: 9a.m. - 7p.m.  
Saturday: 9a.m. - 2p.m.

**2925 Goose Creek Road**  
Louisville, KY 40241  
(502) 429-0068

**Lobby and Drive-Thru:**  
Mon. - Fri.: 9a.m. - 7p.m.  
Saturday: 9a.m. - 2p.m.

## Holiday Closings

**Columbus Day** - October 11

**Veterans Day** - November 11

**Thanksgiving** - November 25-26

**Christmas Eve** - December 24

**New Year's Eve** - December 31

We wish you and your family  
a very safe and happy  
holiday season!

