

# KEMBA NOTES

**\*\*Important Notice\*\***

New ATM/DEBIT Chip Cards were mailed to you earlier this year to those who are current cardholders.

If you did not receive one, please contact us at (309) 693-6000 to promptly get one sent to you.

Serving Members...Helping Friends

July 2018

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## Electronic Loans Now Available!

Get a loan without coming to the Branch. It's safe, secure and convenient. All you need is a computer or mobile device and internet access.

How It Works...

- 1.) Apply online at kembapeoria.com.
- 2.) Once approved, a KEMBA Peoria loan representative will contact you.
- 3.) They'll setup a secure site for you to login to verify your loan details.
- 4.) Sign the loan documents electronically, using an electronic PIN.
- 5.) KEMBA Peoria will disburse the funds into your account or issue a check.
- 6.) You're done and on your way!



## 50% Off Six Flags St. Louis Tickets

Anyone who opens a new membership with the Credit Union can receive up to two single day admission passes for Six Flags St. Louis at 50% off the already discounted price.

## Low Vehicle Loan Rates

as low as  
**2.24%**  
APR\*

*Rates also apply to Motorcycle Loans!*

\*APR is annual percentage rate. Approval based on credit worthiness. Rates and terms subject to change without notice. Membership eligibility required. Rate includes .50% rate reduction for Membership Rewards benefit.



Earn Cash  
for Referring  
Family and Friends

- If they open a savings account, earn \$10 Cash
- If they open a checking, loan or get direct deposit, earn \$25 Cash
- The more people you refer, the more you earn!

(One referral payout per account opened. Can't combine savings and checking referral on same account)

No Cost Online Services Provided to You by KPCU

E-Statements • 24/7 Online Banking • Mobile App on Apple and Android Devices • Moneydesktop • Text/Email Alerts  
Find out more by visiting our site at [www.kembapeoria.com](http://www.kembapeoria.com) or contact us at (309) 693-6000

# BACK TO SCHOOL

FINANCING OPTIONS  
AVAILABLE FOR

- SCHOOL FEES
- CLOTHING
- SCHOOL SUPPLIES

SCHOOL IS FAST APPROACHING.  
DON'T DELAY. APPLY ONLINE.

[WWW.KEMBAPEORIA.COM](http://WWW.KEMBAPEORIA.COM)



## Let KEMBA be Your Rate Ninja



• Transfer your loans to KEMBA Peoria to receive up to 50%\* off your current rate.

• Valid on Vehicle and Personal Loans.

• Simply provide your current rate and a 10 day payoff letter from your current lender.

• Credit Score DOES NOT apply.

(Floor rate of 1.99%. Approval based on credit worthiness.)

### Loan Rates as of July 1, 2018

Rates posted include a .50% reduction for Membership Rewards Bonus and a .10% reduction for applying online.

#### New Vehicles

3 Years	2.14%
4 Years	2.14%
5 Years	2.14%
5 1/2 Years*	2.64%
6 Years*	2.64%

\*Retail Value must be \$25,000 or more.

#### Used Vehicles

2018	60 Months	2.14%
2017	60 Months	2.14%
2016	60 Months	2.14%
2015	54 Months	2.24%
2014	48 Months	2.24%
2013	42 Months	2.24%
2012	36 Months	2.24%
2011	30 Months	2.24%

RV's, Boats, Motorcycles, etc.  
are subject to new and used auto rates as  
stated above

#### Personal Loans

Share Secured	2.15%
*Certificate Pledge	
Home Equity LOC** 80% LTV	5.00%
Home Equity LOC** up to 90% LTV	5.50%
Unsecured/Signature ***	9.99%
VISA Credit Cards***	8.99%
Express Cash**** payroll deduction	18.00%

\*Rate is 2% over pledged CD rate

\*\*Price rate is adjusted quarterly

\*\*\*Rates are subject to increase based on  
individual credit scores.

\*\*\*\*\$250-No Credit Check-\$25 Application Fee

\*\*\*\*\$500-No Credit Check-\$50 Application Fee

\*\*\*\*\$1,000-No Credit Check-\$100 Application Fee

### Share and Certificate Rates as of July 1, 2018

#### Share Rates

Shares	Rate	APY
Shares	0.10%	0.10%
Shares \$2,500 or more	0.15%	0.15%
IRA (open end)	0.15%	0.15%

#### Certificate of Deposit (\$500 min) and IRA Certificate of Deposit

6 Months	0.30%	0.30%
12 Months	0.35%	0.35%
18 Months	0.65%	0.65%
24 Months	0.80%	0.80%
36 Months (\$2,500 Min)	0.95%	0.95%

APY refers to Annual Percentage Yield

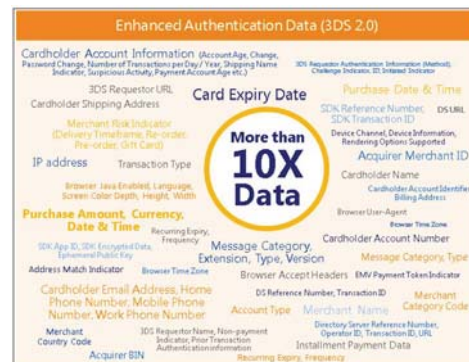


## Changes to your Verified by VISA Credit Card Protection now in affect.

As part of VISA's ongoing security features, the Verified by VISA program has now upgraded to enhanced protocols, part of which eliminates the use of enrollment and static passwords for card not present transactions such as online purchases. Based on a study by VISA, these protocol changes should lead to:

- **Better User Experience with Less Friction** - cardholders do not have to remember static passwords, and additional authentication is only requested on the riskiest transactions (less than 5%).
- **Faster Transaction Speeds** - up to an 85% reduction in checkout times, compared to the current protocols which is down to an average of 10 seconds per transaction when checking out.

**What This Means for You** - Card not present transactions that are considered a higher risk will be authenticated using a One Time Passcode. This code will be sent to you by text or email that is on file for your VISA Card. Please contact the Credit Union to make sure we have up to date cell phone numbers and emails to ensure you receive these one time passcodes.



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