

# KEMBA NOTES

**KEMBA Peoria  
Holiday Closings**  
**Memorial Day**  
Monday May 27th - CLOSED

**Independence Day**  
Thursday July 4th - CLOSED

### Important Dates

Tax Day	April 15th
Easter	April 21st
Earth Day	April 22nd
Mother's Day	May 12th
Memorial Day	May 27th
Flag Day	June 14th
Father's Day	June 16th

Serving Members...Helping Friends

April 2019

Volume 34, No. 2



## Our 85th Anniversary Promotions Continue

We're celebrating 85 years of serving you.

## Win a 50" 4K Ultra HD Toshiba Fire TV



Because we love our members, we're giving away a TV to 2 lucky members.

- All members will be entered to win a TV.
- All new members who open their account between April and June will be entered into a separate drawing to win a TV.



\$250 Gift Card  
Bouquet Winner

**Rasonya S.**

Prize drawings will be held on June 28, 2019. Winners must pickup TV at KEMBA Peoria Office or pay for shipping costs.

## WE'LL PAY YOU TO REFINANCE

Earn up to \$285 when you refinance your vehicle loan from another lender to KEMBA Peoria.

### TIER I

Loans \$10,000 or less

**\$85**  
**CASH**

### TIER II

Loans \$10,001 - \$30,000

**\$185**  
**CASH**

### TIER III

Loans \$30,001 or more

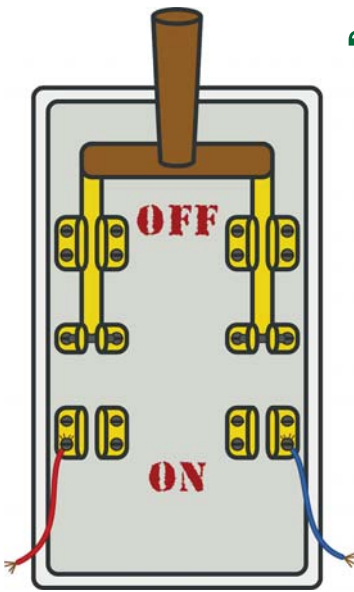
**\$285**  
**CASH**

Valid for all types of vehicle loans, including RVs, Boats, Motorcycles and ATVs.  
With rates as low as 2.39% APR\*, you can't afford to miss this event.

\* APR is annual percentage rate. Approval, rates, and terms based on credit worthiness. Rate shown includes a .50% rate reduction for membership rewards. Cash deposits will be made on the second business day of the following month. Membership eligibility required.

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



# “Switch” Your Direct Deposit to KEMBA Peoria \$\$\$ Get FREE Money! \$\$\$

Receive **\$8.50** per **\$100** of your total first months deposit, up to a total of **\$85**.

Member must notify KEMBA Peoria after we receive the first direct deposit to receive funds.

## Loan Rates as of February 21, 2019

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

### New Vehicles

3 Years	2.39%
4 Years	2.39%
5 Years	2.39%
5 1/2 Years*	2.89%
6 Years*	2.89%

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

### Used Vehicles

2019	60 Months	2.39%
2018	60 Months	2.39%
2017	60 Months	2.39%
2016	60 Months	2.39%
2015	54 Months	2.49%
2014	48 Months	2.49%
2013	42 Months	2.49%
2012	36 Months	2.49%

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	5.50%
Home Equity LOC**	up to 90% LTV	6.00%
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 February 21, 2019

### Share Rates

	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

	Rate	APY
6 Months	0.40%	0.40%
12 Months	0.50%	0.50%
18 Months	0.90%	0.90%
24 Months	1.00%	1.00%
36 Months (\$2,500 Min)	1.19%	1.20%

APY refers to Annual Percentage Yield

### After Hours Lost or Stolen Debit/Credit Card

Debit Card	(800) 528-2273
VISA Credit Card	(800) 808-7230

## \*\*Summer Travel Notifications\*\*

With summer vacations right around the corner, please notify the Credit Union anytime you will be traveling out of the area and plan to use your debit card or Visa credit card. We simply need the dates you will be traveling and an updated phone number. This helps prevent temporary fraud blocks placed on your card to insure a hassle free vacation. If you would prefer not to use your debit card, we offer a reloadable Travelmoney™ Visa Card which can be used anywhere Visa is accepted. These cards are ideal because NO ONE will have access to your account if your debit card or VISA credit card are misplaced or stolen. And if you run out of cash, just give us a call and we can reload your card from your KEMBA account.

## A New Face to Welcome!

Please help us welcome **Crescinda** to the KEMBA Peoria family! Crescinda joined our team in February as a Member Services Representative.

We are excited to have her join us. Please take time to say hello next time you are in.



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