

KEMBA NOTES

KEMBA Peoria Holiday Closings

- Columbus Day - Monday Oct. 8th
- Veteran's Day - Monday, Nov. 12th
- Thanksgiving - Thursday, Nov. 22nd
- Christmas Eve - Monday, Dec. 24th
(Closing at Noon)
- Christmas Day - Tuesday, Dec. 25th
- New Years Eve - Monday, Dec. 31st
(Closing at 2pm)
- New Years Day - Tuesday, Jan. 1st

Serving Members...Helping Friends

October 2018

Volume 33, No. 3

Our Trick is Your Treat

1.89% APR*
2015 and Newer
Vehicles

1.99% APR*
2014 - 2011
Vehicles



Don't Delay
This TREAT is for a limited
time only!

Apply Online at
www.kembapeoria.com

* APR is annual percentage rate. Approval based on credit worthiness. Rates and terms subject to change without notice. Membership eligibility required. Includes a .50% reduction for Membership Rewards Bonus and a .10% reduction for applying online.

Celebrate with Us

70 Years of International Credit Union Day

Make an inperson deposit in your KEMBA savings or checking account on Thursday, October 18th and receive a FREE lighted key chain



**FREE
NOTARY SERVICES
FOR MEMBERS
BY
APPOINTMENT ONLY**

(309) 693-6000

SSSHHHHHH....FOR KEMBA PEORIA MEMBERS ONLY

Get an unsecured
loan at 8.5% APR*
regardless of
your credit score

This pre-emptive
offer is to show
what's to come
for next years
85th Anniversary
Celebration

Apply Online at kembapeoria.com



* APR is annual percentage rate. Approval based on credit worthiness.



Please Help
KEMBA Peoria
Welcome

Bianca

Bianca is KEMBA Peoria's newest addition to our family. Bianca will be a Part Time Member Service Representative.

Please say hello to Bianca next time you are in and make her feel welcome!

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 or contact us at (309) 693-6000

Attn: Christmas Club Holders

****DISBURSEMENT DAY IS OCTOBER 19th****

Disbursements will automatically deposit into your savings account. If you wish to have a check mailed or the funds deposited into your KEMBA Checking Account, please notify the Credit Union by 12pm, October 18th.

Please contact us at (309) 693-6000 or stop into our branch to notify us about your disbursement or adding to your Christmas Club deposits. If you are not currently a Christmas Club holder, ask us how it can benefit you today!

Christmas Clubs for 2019 will automatically renew. Receive a FREE gift if you increase your Christmas Club deposit by \$2 each week or \$10 a month.

Dining Tour Books Available for Purchase



- Over 300 Coupons
- 120+ Local Restaurants
- Explore New Restaurants
- Numerous Buy One, Get One Free Coupons
- Save Money with Every Coupon
- Coupons don't expire until Oct. 31, 2019
- Great Holiday Gift Idea
- Only \$30 per Book

Stop into our office and buy one today!

Loan Rates as of October 1, 2018

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

New Vehicles

3 Years	1.89%
4 Years	1.89%
5 Years	1.89%
5 1/2 Years*	2.39%
6 Years*	2.39%

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

Used Vehicles

2018	60 Months	1.89%
2017	60 Months	1.89%
2016	60 Months	1.89%
2015	60 Months	1.89%
2014	54 Months	1.99%
2013	48 Months	1.99%
2012	42 Months	1.99%
2011	36 Months	1.99%

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	5.25%
Home Equity LOC**	up to 90% LTV	5.75%
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 October 1, 2018

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

6 Months	0.35%	0.35%
12 Months	0.40%	0.40%
18 Months	0.75%	0.75%
24 Months	0.85%	0.85%
36 Months (\$2,500 Min)	1.00%	1.00%

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

KEMBA Peoria's Annual Privacy Policy Notice

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Our credit union will collect only the personal information that is necessary to conduct our business.
- KEMBA will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected.
- You will always have access to your information.
- Our credit union will only share information when absolutely necessary. Information will only be shared to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- We will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent and we will not sell member information to telemarketing firms.
- KEMBA will not disclose account information to a nonaffiliated business without the prior knowledge and consent of our members.
- At least once per year we will remind all members of our commitment to your privacy.



Daylight Savings Time

Sunday, November 4th

Don't forget to set your clocks back 1 hour!



KEMBA Peoria Credit Union
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www.kembapeoria.com
(309) 693-6000