

KEMBA NOTES

Holiday Closings

****OPEN July 3rd
Normal Business Hours****

**Labor Day
Monday, September 7th**

Serving Members...Helping Friends

July 2020

Volume 35, No. 3

Extended for a Limited Time

Cut Your Rate in Half!



Refinance Your Vehicle Loan with another lender to KEMBA Peoria Credit Union and we'll cut your current rate in half.

Apply Online at www.kembapeoria.com

**Loan approval based on credit worthiness. Rate cut is valid for vehicle loans from other lenders only. Membership eligibility required. Floor rate of rate cut promotion is 1.89% annual percentage rate.*

SIZZLIN' SUMMER DEALS BELOW

BACK TO SCHOOL SPECIAL

2.020% OFF YOUR NEXT UNSECURED LOAN AT KEMBA PEORIA.

RECEIVED UP TO 2.520% OFF IF YOU HAVE MEMBERSHIP REWARDS.



** Approval based on credit worthiness. Membership eligibility required.*

KEMBA PEORIA

VISA CREDIT CARD

NO ANNUAL FEES

NO FEE BALANCE TRANSFER

NO MINIMUM FINANCE CHARGE FEES

APPLY TODAY!

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



When traveling over the summer, please remember to contact the Credit Union before you leave and let us know you will be traveling outside your normal area. Your VISA and debit cards must be flagged for traveling before use to avoid any disruptions in using them. If you looking for something not tied to your account for security purposes, we also have the Travelmoney™ Reloadable VISA card available. These cards can be used anywhere VISA is accepted and if you run out of cash, just give us a call. We can reload your card using funds for your KEMBA account.

Loan Rates as of April 1, 2020

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

2020	60 Months	2.39%
2019	60 Months	2.39%
2018	60 Months	2.39%
2017	60 Months	2.39%
2016	54 Months	2.49%
2015	48 Months	2.49%
2014	42 Months	2.49%
2013	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	3.25%
Home Equity LOC**	up to 90% LTV	3.75%
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 May 1, 2020

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

Term	Rate	APY
6 Months	0.20%	0.20%
12 Months	0.25%	0.25%
18 Months	0.30%	0.30%
24 Months	0.50%	0.50%
36 Months (\$2,500 Min)	0.90%	0.90%

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

Freedom with Online Bill Pay

When you have online bill pay, you'll have more time to enjoy life.

Here's how it gives you the freedom:

- Receive and pay your bills securely online, all in one place.
- Make payments anywhere, anytime on our mobile app.
- Receive helpful email or text reminders when bills are due.
- Save money every month on stamps and checks.

Sign up today and gain freedom with Online Bill Pay

Free Notary Services to KEMBA Peoria Members available by appointment only.



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