## Comparison of Interest Rates

<table>
<thead>
<tr>
<th><strong>KEMBA Advantage</strong></th>
<th>CHASE</th>
<th>Huntington</th>
<th>Fifth Third Bank</th>
<th>PNC Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings</strong></td>
<td>0.20%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td><strong>Checking</strong></td>
<td>0.15% - 0.65%</td>
<td>0.01%</td>
<td>0.15% - 0.25%</td>
<td>0.03%</td>
</tr>
<tr>
<td><strong>Money Market</strong></td>
<td>0.21% - 0.85%</td>
<td>0.01%</td>
<td>0.00% - 0.60%</td>
<td>0.01% - 0.10%</td>
</tr>
<tr>
<td><strong>3 month Certificate</strong></td>
<td>0.25%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.05%</td>
</tr>
<tr>
<td><strong>6 month Certificate</strong></td>
<td>0.45%</td>
<td>0.01%</td>
<td>0.10%</td>
<td>0.05%</td>
</tr>
<tr>
<td><strong>12 month Certificate</strong></td>
<td>0.80%</td>
<td>0.01%</td>
<td>0.10%</td>
<td>0.15%</td>
</tr>
<tr>
<td><strong>24 month Certificate</strong></td>
<td>0.95%</td>
<td>0.05%</td>
<td>0.15%</td>
<td>0.25%</td>
</tr>
<tr>
<td><strong>36 month Certificate</strong></td>
<td>1.10%</td>
<td>0.05%</td>
<td>0.20%</td>
<td>0.30%</td>
</tr>
<tr>
<td><strong>48 month Certificate</strong></td>
<td>1.76%</td>
<td>0.10%</td>
<td>0.35%</td>
<td>0.55%</td>
</tr>
<tr>
<td><strong>60 month Certificate</strong></td>
<td>2.00%</td>
<td>0.25%</td>
<td>0.55%</td>
<td>0.65%</td>
</tr>
<tr>
<td><strong>84 month Certificate</strong></td>
<td>2.10%</td>
<td>1.85%</td>
<td>0.25%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Credit Cards</strong></td>
<td>(variable rate)</td>
<td>8.24% - 14.24%</td>
<td>13.99% - 23.99%</td>
<td>10.24% - 24.24%</td>
</tr>
</tbody>
</table>

*APY=Annual Percentage Yield. **APR=Annual Percentage Rate. Source: rate-watch.com, chase.com, 53.com, huntington.com, and pnc.com as of January 20, 2016. Rates are subject to change. Everyday savings, checking, and Money Market accounts are variable rate products. $1,000 minimum required to open KEMBA Money Market account. $500 minimum required to open KEMBA Certificate and obtain stated APY. KEMBA IRA Certificates require $250 minimum to open. Early withdrawal penalties apply for KEMBA Certificates. Tiered rates for applicable KEMBA deposit products only apply when you maintain an average daily balance required for each interest rate. Fees may reduce earnings. KEMBA loan rates vary based on credit score and are subject to approval. For loan products, other terms, conditions, and fees may apply. KEMBA funds federally insured by NCUA and privately insured by ESI. Visit kemba.org for complete details.

*To earn KEMBA Advantage status, the following requirements must be met each month: (1) an active checking account with at least 15 qualifying transactions; (2) Direct Deposit of payroll, Social Security, or pension check (minimum $1,000/month); (3) eStatements. KEMBA Advantage qualifications met during a given calendar month will result in Advantage benefits the following month. KEMBA business members can enjoy Advantage benefits for both personal and business accounts when meeting the following requirements: (1) monthly deposits of at least $2,000 into business/personal checking account; (2) at least 15 qualifying checking transactions to/from business or personal checking; (3) eStatements. Qualifying transactions include any combination of the following: cleared checks, Debit Card signature transactions, online bill payments, electronic loan payments made from your KEMBA checking account, Virtual Deposits, and automatic deposits or withdrawals. Advantage loan discounts and Certificate bonuses apply only during qualifying months; otherwise the rate will be adjusted for the remaining life of the loan or Certificate. KEMBA reserves the right to change or cancel this program at any time. KEMBA membership required.
Access your account 24/7

Online Banking
View accounts, pay bills, open select accounts, transfer funds, and more from the convenience of your computer! Register or log in at kemba.org.

Mobile Banking
Download KEMBA’s Mobile Banking app for your smartphone, tablet, or mobile device for on-the-go account access. Search “KEMBA Financial” in your app store to get started!

Telephone Banking
Call us for immediate access to your account information at the press of a button! Simply call 800.282.6420, option 1 to use KEMBA’s Instant Access.

Visit one of our convenient branch locations!

Bellefontaine
1161 S. Main St.
Bellefontaine, OH 43311

Grove City
4141 Hoover Rd.
Grove City, OH 43123

Powell
4078 Powell Rd.
Powell, OH 43065

Clintonville
4311 N. High St.
Columbus, OH 43214

Hilliard
5555 Renner Rd.
Hilliard, OH 43228

Reynoldsburg
6230 E. Broad St.
Columbus, OH 43213

Whitehall
4220 E. Broad St.
Columbus, OH 43213

Gahanna
110 N. Hamilton Rd.
Gahanna, OH 43230

Pickerington
941 Hill Rd. N.
Pickerington, OH 43147

Westerville
622 N. State St.
Westerville, OH 43082

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