

KEMBA just paid our Members more than

★ ★ **\$3.2 MILLION** ★ ★

in **CASH BACK REWARDS** for 2025!

Here is how the Rewards Savings account works:

Cash back rewards earn **1.00%^{APY}** or **5.00%^{APY*}** dependent upon Advantage Status. The Rewards Savings account is exclusively for Visa Platinum with Rewards or Premier Business Visa with Rewards annual cash back rewards and are paid into this account each year in February.

Rewards Savings account balances and annual cash back rewards deposit can be viewed at kemba.org through Digital Banking, the Mobile App, or on your KEMBA account statement.

Money can be withdrawn from the Rewards Savings at any time; however, additional deposits cannot be made into this account.



KEEP EARNING REWARDS!

You receive 1 point for every \$1 you spend with your KEMBA rewards credit card. Your rewards payout will be 1.00% of the total points earned each year. For example, if you earned 3,000 points, your payout will be \$30. The more you use the card, the more rewards you earn!

If you have any questions about our Visa Platinum with Rewards, Premier Business Visa with Rewards, or other products, please feel free to contact us at 614.235.2395 or 800.282.6420, option 4, or stop by any KEMBA branch.



*APY=Annual Percentage Yield. 1% Cash back rewards paid once per year. You will receive 1 point for every \$1 you spend with your Visa Platinum with Rewards or Premier Business Visa with Rewards credit card. Cash back points awarded on balance transfers if made within the first ninety (90) days your Visa Platinum with Rewards or Premier Business Visa with Rewards card is open when prevailing rate is charged. Balance transfers not eligible for cash back after first 90 days the card is open. KEMBA will debit for returns and disputes when applicable. KEMBA reserves the right to exclude repeated balance transfers from cash back offer. 100 Points = \$1 cash back. Membership must be in good standing at time of payout. Good standing is defined as having no loans or shares in delinquency or with negative balances. Visa Platinum with Rewards or Premier Business Visa with Rewards card must be open at time of payout. Minimum to receive reward is 2,500 points. Rewards Savings account rate of 5.00% APY for KEMBA Advantage members and 1.00% APY for non-Advantage members current as of February 1, 2026, and subject to change at any time. Visit kemba.org for Advantage Program details and qualifications. KEMBA membership required. Federally insured by NCUA. Equal opportunity lender.