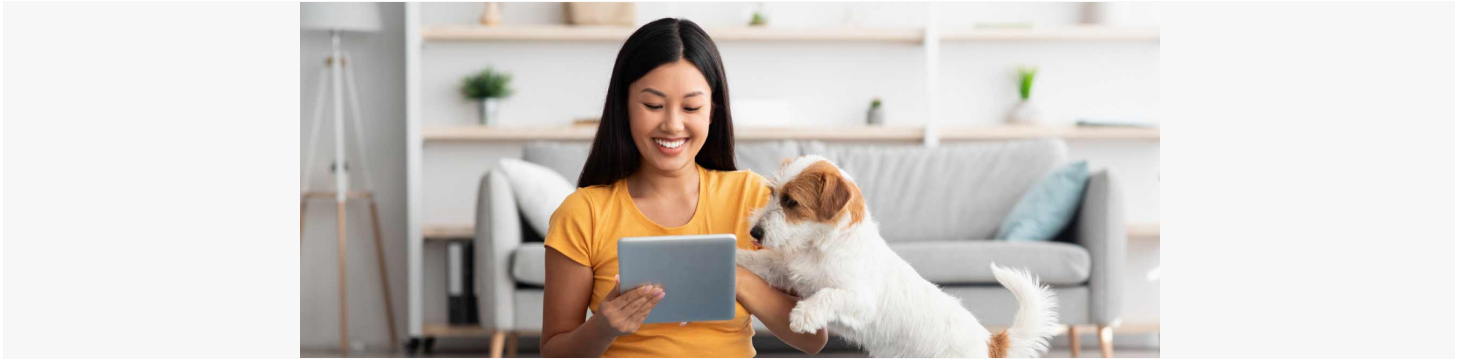






# Promotions & Rates



	 Everyday Rates APY	 Advantage Status** APY	 Non-promotional Rates APY	 Non-promotional Rates APY
<b>Money Market</b> \$1,000 - \$9,999 to Earn APY	Minimum to open \$1,000	Minimum to open \$1,000	Minimum to open	Minimum to open
<b>3 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>6 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>12 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>24 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>24 Mo. Rate Bump Certificate</b>	Minimum to open \$500	Minimum to open \$500		
<b>36 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>48 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>60 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>84 Mo. Certificate</b>	Minimum to open \$500	Minimum to open \$500	Minimum to open	Minimum to open
<b>Ohio Homebuyer Plus Savings<sup>+</sup></b>	\$500 minimum contribution. \$100,000 maximum.			
	<b>Visa Platinum with Rewards Credit Card</b>		Personal Credit Card Rates	Personal Credit Card Rates
<b>Credit Cards</b> Variable APR***	<b>KEMBA Visa Signature® Credit Card</b>			

Rates accurate as of

Competitor deposit and credit card rates based on their standard rates - excluding promotional or relationship rates - as reported by chase.com, and huntington.com as of \_\_\_\_\_

**\*APY = Annual Percentage Yield.** Rates subject to change without notice. Money Market Account is a variable rate account. Rates may change after opening. Tiered Variable Rates only apply when you maintain a daily balance required for each interest rate. Tier one rates apply to balances less than \$1,000. Certificates may have penalties charged for early withdrawals. Fees may reduce earnings. Rate Bump Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. Advantage status required to earn higher rates. Restrictions and limitations may apply. The annual percentage yield is accurate as of a specified date.

**+Homebuyer Plus Savings account is a variable rate account.** Rates are subject to change after account opening. \$500 minimum to open the account. There is a maximum contribution limit of \$100,000. Account duration is limited to 5 years, or 90 days once the maximum \$100,000 is met. Must be an Ohio resident at least 18 years of age. Please consult a tax advisor regarding individual circumstances and potential federal tax implications, or the Internal Revenue Service. Restrictions and limitations may apply.

**\*\*To earn KEMBA Advantage member status, the following requirements must be met each month:** (1) Have an active checking account and make at least 15 qualifying transactions, which include any combination of the following: cleared checks, Debit Card transactions, bill payments, electronic loan transfers made from your KEMBA checking account, automatic deposits or withdrawals, and Remote Deposits; (2) Have Direct Deposit of your entire payroll, Social Security, or pension check (minimum of \$1,000/month); (3) Enroll in Estatements. If you meet the qualifications during a given calendar month, you will enjoy KEMBA Advantage benefits the next month.

Members with a KEMBA business relationship can enjoy Advantage benefits for both your personal and business accounts when you meet the following requirements: (1) Make monthly deposits of at least \$2,000 into your business checking or personal checking account; (2) Have at least 15 qualifying checking transactions into your business checking or personal checking, which include any of the following: cleared checks, Debit Card transactions, bill payments, electronic loan transfers made from your KEMBA checking account, automatic deposits or withdrawals, and Remote Deposits; (3) Enroll in Estatements.

Loan rate discount and Certificate rate bonuses available only to KEMBA Advantage members meeting program requirements for the full life of the loan or Certificate; otherwise, the rate will be adjusted. Actual rate bonuses and discounts will vary and are subject to change. Free box of checks is limited to standard Regal check design. KEMBA reserves the right to change or cancel this program at any time.

**\*\*\*APR=Annual Percentage Rate.** APRs are subject to change without notice and may vary due to factors specific to each loan. Credit card approval, eligibility, and offered rate depend on creditworthiness and other qualifications. Credit card balances are calculated using the daily balance method. The APRs for purchases, balance transfers, and cash advances are determined by the Prime Rate on the twentieth (20th) business day of the previous calendar month and subject to change on the first day of the monthly billing cycle.

KEMBA membership required. Federally insured by NCUA. Equal housing lender. Visit kemba.org for complete details.