






# Rate Comparison

| (APY)*                      | <br>KEMBA Advantage*** Everyday Great Rates |                      |  |  |  |  |
|-----------------------------|--|----------------------|---|--|---|---|
|                             |  |                      |   |  |   |   |
| <b>Savings</b>              | <b>0.15%</b>   | <b>0.05%</b>         | 0.01%   | 0.01%  | 0.01%   | 0.01%   |
| <b>Checking</b>             | <b>0.15% - 0.30%</b>   | <b>0.05% - 0.15%</b> | 0.01%   | 0.03%  | 0.01%   | 0.01%   |
| <b>Money Market</b>         | <b>2.20% - 2.80%</b>   | <b>1.70% - 2.30%</b> | 0.01%   | 0.05%  | 0.01%   | 0.02%   |
| <b>3 month Certificate</b>  | <b>3.90%</b>   | <b>3.40%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>6 month Certificate</b>  | <b>3.85%</b>   | <b>3.35%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>12 month Certificate</b> | <b>3.70%</b>   | <b>3.20%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>24 month Certificate</b> | <b>3.60%</b>   | <b>3.10%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>36 month Certificate</b> | <b>3.60%</b>   | <b>3.10%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>48 month Certificate</b> | <b>3.65%</b>   | <b>3.15%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>60 month Certificate</b> | <b>3.65%</b>   | <b>3.15%</b>         | 0.01%   | 0.50%  | 0.01%   | 0.02%   |
| <b>84 month Certificate</b> | <b>3.80%</b>   | <b>3.30%</b>         | 0.01%   | N/O  | 0.01%   | N/O   |

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|  |   |                       |                       |                       |                       |
|--|---|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Credit Cards</b><br>(variable rate) | Visa Platinum Rewards Credit Card<br><b>12.24% - 18.24%<sup>APR**</sup></b> | 18.74% -              | 14.74% -              | 19.74% -              | 18.74% -              |
|  | KEMBA Visa Signature® Credit Card<br><b>14.24% - 20.24%<sup>APR</sup></b>   | 28.99% <sup>APR</sup> | 28.74% <sup>APR</sup> | 29.99% <sup>APR</sup> | 29.74% <sup>APR</sup> |

Source: rates based on chase.com, pnc.com, huntington.com, and 53.com as of May 22, 2025.

\*APY=Annual Percentage Yield. 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.

\*\*APR=Annual Percentage Rate. The Prime Rate used to determine your APRs for purchases, balance transfers, and cash advances is the Prime Rate published in the Wall Street Journal on the twentieth (20th) calendar day of the previous calendar month. Eligibility and offered rate may vary based on creditworthiness. For loan products, other terms, conditions, and fees may apply.

\*\*\*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 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. KEMBA funds federally insured by NCUA. Visit kemba.org for complete details.

To learn more, visit [kemba.org](https://kemba.org), call us at 614.235.2395, option 4, or visit one of our local branches. Our dedicated associates will help you navigate your individual financial situation and help you discover why KEMBA is a better way to bank.





# 24/7 Account Access

## Digital Banking

**Manage your account anytime, anywhere.**

Digital Banking is a seamless interface for all electronic devices with 2-Factor Authentication (2FA) for the security of your personal information and unique tools that help track and manage your money. Register or log-in at [kemba.org](http://kemba.org). Want the Mobile App? Visit your app store, search for "KEMBA Financial Credit Union" and download to get started!



*Scan to  
learn more.*

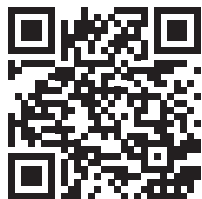
## Telephone Banking

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.

## In-Person Banking

Have questions or need to speak directly to KEMBA? We have branches located throughout central Ohio, as well as a Virtual Branch that can be contacted via phone or email during regular business hours. Use our Schedule an Appointment tool on our website to set up a time to come into a branch or receive a phone call when it is convenient for you. As a member of KEMBA Financial Credit Union, you also have access to our network of Credit Unions providing shared banking and surcharge-free ATMs across the country.

**Find a branch closest to you.**



[www.kemba.org/locations](http://www.kemba.org/locations)

**Schedule an appointment.**



[kemba.coconutcalendar.com](http://kemba.coconutcalendar.com)

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