

KEMBA just paid our Members more than  
★★ **\$3.2 MILLION** ★★

in **CASH BACK REWARDS** for 2024!

The KEMBA Platinum Rewards Credit Card earns **1% in cash back rewards!**

The annual cash back rewards payout was deposited into Rewards Savings accounts **February 10, 2025!**

### Here is how the Rewards Savings account works:

Your money earns **1.00%<sup>APY</sup> or 5.00%<sup>APY</sup>\*** This account is exclusively for Visa Platinum with Rewards credit card cash back rewards. Feel free to withdraw money at any time. Note: you are not able to make deposits into this account.

Rewards Savings account balances can be viewed at [kemba.org](http://kemba.org) through Digital Banking, the Mobile App, or on your KEMBA account statement.

Visa Platinum with Rewards credit card cash back rewards will be paid into this account each year in February.



### 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 or other products, please feel free to contact us at 614.235.2395 or 800.282.6420, option 3, 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 credit card. Cash back points awarded on balance transfers if made within the first ninety (90) days your Visa Platinum 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 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, 2025, and subject to change at any time. Visit [kemba.org](http://kemba.org) for Advantage Program details and qualifications. KEMBA membership required. KEMBA funds federally insured by NCUA. Equal opportunity lender.