



“MOVE YOUR MONEY TO KEMBA”

Consumers today are being driven in higher numbers to credit unions as a result of the media and government focus on big bank practices, and KEMBA is growing as a result.

More and more people are welcoming the not-for-profit approach that KEMBA has embraced, and is a testament to the longevity and superior credit rating it continues to receive.

Now is the best time for you to ***“MOVE YOUR MONEY TO KEMBA”***

- FREE Checking – NO minimum Balance – NO monthly fee
- Debit Cards – No Monthly Fees, No Annual Fees, No Negative Account Fees
- FREE Online Banking
- Great rates on our savings, IRA’s, CD’s – check out our rates on website
- Great Auto promotion with rates as low as 3.25%
- 15 shared branch locations around Memphis, and 3900+ branches nationwide to be able to conduct business.

According to Javelin Strategy and Research – The #1 reason to move your money is **RATES & FEES!** That is where KEMBA shines.

- According to USA today survey Banks have 30% higher fees than KEMBA.
- According to industry studies, KEMBA offers loan rates 1.5% lower than banks, and savings rates as much as .75% higher than banks.

Here is our [checklist](#) that makes it EASY to **“MOVE YOUR MONEY TO KEMBA”**

We look forward to serving you.

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