



KEMBA DELTA FEDERAL CREDIT UNION

*Serving Kroger Employees  
& their families  
since 1934...*

October 2004  
Fourth Quarter  
[www.kembadelta.org](http://www.kembadelta.org)

## Rates as low as 4.5%



## NEW & USED CAR SALE PROMOTION!

For a limited time, get the same great loan rate on a New or Used vehicle. We are offering a low rate auto loan of 4.5% APR\*. Don't miss this opportunity to get a great loan and drive off in the car of your dreams! Plus, we offer financing up to 100% of the purchase price of new vehicles or NADA retail on used vehicles to qualified members. Taxes, title and warranty included.

Applying for a loan at Kemba is easy. Simply complete our loan application and forward it to the Credit Union by email, fax, U.S. mail or in person at our office. Don't forget to include your latest payroll stub. A loan officer will then review your application along with your credit report and contact you with a decision. Ask us for details today...we wouldn't want you to miss a thing!

*\*Annual Percentage Rate; subject to credit approval*

## Kemba Virtual Branch slated for December 2004

Don't have enough time in the day to stop by the credit union to conduct business? Need to make a loan payment or transfer some funds? No problem! If you want around the clock service at your fingertips, you're in luck with the arrival of Kemba Virtual Branch.

To access Kemba Virtual Branch, simply go to our website ([www.kembadelta.org](http://www.kembadelta.org)) and click the link. You will need a PIN

(personal identification number) to access Kemba Virtual Branch - contact the Credit Union office for assistance (we will issue you a PIN, then ask you to change it at your first login).

Christmas is coming early with the arrival of Kemba's latest convenience...Kemba Virtual Branch. We always have your best interest in mind. Happy Holidays!





KEMBA DELTA FEDERAL CREDIT UNION

4095 American Way  
Suite 10  
Memphis, TN 38118

Phone: 901.795.9055

Fax: 901.795.9063

**Office Hours:**

Monday - Wednesday  
8:30 am - 4:30 pm

Thursday  
10:00 am - 5:00 pm

Friday  
8:30 am - 4:00 pm

Go Surfing with  
Kemba!

Visit us online...  
[www.kembadelta.org](http://www.kembadelta.org)

The web site has great  
features - check it out!

"New age - same great  
service!"



**Financial Highlights**

Assets	\$23,654,000
Loans	\$11,017,000
Deposits	\$19,967,000
Members	6,537

As of July 2004

**Holiday Closings**

Columbus Day - Monday, October 11

Veterans Day - Thursday, November 11

Thanksgiving - Thursday, November 25

Christmas Eve - Friday, December 24

New Year's Eve - Friday, December 31

# CU Tid-Bits

**Make your list...and check it twice!**

2004 Christmas Club Checks will be mailed to you on November 5th.

**2005 Christmas Club**

Sign up today for a Christmas Club account. Start saving early for the busiest retail season of the year. Put a designated amount of money back each pay period and you will be ready for shopping with some extra jingle in your pocket when the holiday season arrives! Ask for details today.

Also, you can make

changes to your current Christmas Club account. Change forms will be mailed out in November and must be returned by December 31, 2004 in order for the change to be effective for 2005.

**Visit us online**

Don't forget to stop by and visit us online. At [www.kembadelta.org](http://www.kembadelta.org), you can check out our latest promotions and rates, access a membership application, give us your feedback and more. We're just a click away.

## Annual Meeting a success

Kemba Delta FCU held its Annual Meeting on Tuesday, August 24<sup>th</sup>. A special thanks to all those who attended this years meeting. Everyone in attendance listened to Kemba's successes of 2003 and learned of the plans for new services being unveiled in 2004/2005. The 2004 election results were also announced at the meeting. We appreciate all those who exercised their right to vote and help to make the 2004 election the largest in Kemba Credit Union history.

**Congratulations to  
your 2004/2005 Board of  
Directors:**

Ramona Jackson  
Maxine Johnson  
Milli Mims  
Lee Duff  
Eddie Garcia  
Harry Jamerson  
Elvin Lobbins  
Robert Peggs  
Bill Sledge



**Worried about holiday  
expenses?**

If your shopping list is too long & your money is coming up short, don't worry! Kemba Delta FCU will offer **Skip-a-Payment** in January. Take advantage of this offer & your holidays will be bright. Be on the lookout in December for this wonderful benefit!

