

KEMBA can get you back on the road to savings!



Get a free tire gauge keychain

when you let us gauge your savings!

Refinance your auto loan with KEMBA and enjoy rates as low as

2.99%*

when you have the KEMBA Advantage!



Apply for an auto loan refinance with KEMBA for a chance to win

FREE oil changes for a year!†

Free oil changes courtesy of Firestone Complete Auto Care.

Speak to a KEMBA representative today to get started!



614.235.2395 • 800.282.6420 • www.kemba.org

*Rates valid as of March 1, 2011, and subject to change at any time. A \$10,000 loan with a rate of 2.99% paid in 60 monthly payments of \$182.47 has an Annual Percentage Rate (APR) of 3.39%. The actual APR will vary based on your credit score, loan-to-value, year of vehicle, and method of payment. For qualified borrowers only. Automatic payment is required. Document preparation fee of \$99 applies. Advertised rate is based on KEMBA Advantage member status; to qualify you must have an active checking account with 15 qualifying transactions, Direct Deposit and eStatements. Ask a branch representative for details, or visit www.kemba.org. Standard as-low-as rate of 3.49% applies for non-Advantage members. KEMBA reserves the right to change this offer at any time. Existing KEMBA vehicle loans are not eligible for this offer. All loans subject to final approval. KEMBA membership required.

†All members who apply to refinance their current auto loan with KEMBA during the contest entry period of March 1 - May 31, 2011 will be automatically entered to win. All applications must be submitted by May 31, 2011, to qualify for the drawing, which will take place no later than June 15, 2011. Multiple entries will be given for each additional auto loan application. Winners will be selected by random drawing and notified by phone during the last week of June, 2011. The Credit Union will award a total of nine (9) prizes. The winners will each receive four certificates, value of approximately \$126, which will cover the cost of four Standard Oil Changes at Firestone Complete Auto Care. Odds of winning are dependent upon number of entries. Winner must be a Credit Union member in good standing at time of drawing. KEMBA Employees, Directors, and members of their immediate families are ineligible. Must be 18 years of age or older to enter. You may also enter by sending a 3" x 5" postcard to: KEMBA Financial Credit Union, Attn: KEMBA ALR Giveaway, 555 Offcenter Place, Gahanna, Ohio, 43230. Winner will be responsible for any applicable income taxes on the prize value. KEMBA reserves the right to cancel or modify this contest at any time. This contest is not authorized by or affiliated with Firestone Complete Auto Care.