



**Who says rates are going up?  
We just lowered ours.**



As low as  
**3.35%** APR\*  
when you are a KEMBA Advantage member!



**Closing costs  
as low as  
\$999  
when you have  
the KEMBA  
Advantage\*\*!**



Visit us online at  
[www.kemba.org](http://www.kemba.org)  
to learn how to  
qualify for the  
KEMBA Advantage!

**Enjoy great rates with a 7/1 Adjustable Rate Mortgage from KEMBA!**

While other mortgage lenders' rates are on the rise, KEMBA is proud to offer amazing rates on our 7/1 Adjustable Rate Mortgages.

**It's not too late to refinance and save!**

Applying is easy and you can enjoy:

- No out-of-pocket costs
- Free no-obligation mortgage analysis
- Quick approval and closing process

**Apply online at [www.kemba.org](http://www.kemba.org) or call 614.235.2395 or 800.282.6420, option 7 to speak to a KEMBA mortgage specialist.**

*Ask us about our great rates on traditional 30-year mortgages!*

**Act fast! This is a limited time offer!**

\*APR=Annual Percentage Rate. This product has a variable rate. The rate is fixed for a period of 7 years (84 months) after which the payment and rate will be based on the 1 year constant maturity rate (currently 0.29%) plus a margin of 2.75%. Currently the variable rate would be 3.04%. For qualified borrowers only. Minimum loan balance of \$50,000 and automatic payment required. Borrower is responsible for all closing costs, which average approximately \$1,600 (without Advantage member discount). Rates valid as of February 9, 2011 and subject to change. Not valid with any other special offers. KEMBA reserves the right to change or cancel this offer at any time. Offer expires on March 31, 2011. KEMBA membership is required.

The APR shown is based on a \$140,000 7/1 Adjustable Rate Mortgage (ARM) with 80% Loan-to-Value (LTV) for an owner-occupied single family home. For the first 84 months, a fixed rate of 3.49% and payments of \$627.88 would be in effect. After the first 84 months, the rate and payments (based on the current index and margin) would be 3.04% and \$600.01 respectively. Payment amounts do not include insurance premiums or taxes. APR will vary based on loan balance and term of the loan.

\*\*Special Advantage Rate of 3.49% and Closing Costs of just \$999 valid on 7/1 ARMs only and available to KEMBA members meeting Advantage program requirements upon loan closing and throughout the entire life of the loan. To earn KEMBA Advantage member status, the following requirements must be met each month: (1) Have an active checking account and make at least 15 qualifying transactions, which include any combination of the following: cleared checks, Debit Card signature transactions, online bill payments, and automatic deposits or withdrawals; (2) Have Direct Deposit of your entire payroll, Social Security, or pension check (minimum of \$1,000/month); (3) Receive eStatements. Visit [www.kemba.org](http://www.kemba.org) for complete details on the KEMBA Advantage program or contact a KEMBA representative.



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

