

Consumer Financing **SIMPLIFIED.**

Kemba Consumer Resources is a lending solution available to local retailers with the goal of providing the consumer the best financing available. You name the financing need...we have it covered. Our simplified budget friendly financing approach allows consumers to easily obtain the products they need with the backing of the Kemba name. Kemba serves more than 125,000* members throughout the Greater Cincinnati area. With over 90 years of progress and continual growth, Kemba's solid financial background is the right choice for you and your company's needs.

*As of Summer 2025



Consumer Financing for your Heating and Cooling Needs **& Much More!**

**Introductory Period with
NO Interest*
NO Back Interest Charges
9.90% APR After
Introductory Period***

**0%
INTRO
APR*
UP TO
24 MONTHS
NO INTEREST
FINANCING!**

*APR=Annual Percentage Rate. With approved credit. Up to 24 months no interest option with Regular Minimum Payments required. Terms expire to regular account terms at the end of the introductory period based on new principal balance and rate of 9.90% Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%.



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