



Caring for your financial health.

Membership Policy

KH Credit Union provides various financial services to its members without discrimination because of race, color, age, sex, ancestry, national origin, or handicap. Membership at KH Credit Union is open to individuals, who have a relationship to the Kettering Health. This relationship may be as an employee, affiliate employee, student, active staff member, volunteer, or members of entities who were historically instrumental in the founding of Kettering Health. Membership eligibility also includes spouses of persons who died while within the field of membership, Credit Union employees, persons retired as pensioners or annuitants from organizations within the Credit Union's common bond, and organizations of such persons.

Membership shall be open to the following:

- **Employees, Physicians, Medical Residents, and Volunteers of Kettering Health¹**
- **Employees and Students of Kettering College**
- **Pastors and Staff within the Ohio Conference of Seventh-Day Adventists**
- **Physicians and staff of Kettering Physicians Partners**
- **Physicians and staff of Kettering Health ACO**
- **Residents of Sycamore Glen Retirement Community**
- **Members of the Years Ahead**
- **Immediate family members of current members**
 - **Credit Union member sponsoring immediate family members must be in good standing with the credit union**
 - **Eligible family members include: spouse (spouse may include anyone living in your residence with whom you maintain a single economic unit), father, mother, brother, sister, son, daughter, grandmother, grandfather, including parents-in-law, step-parents, step-children, and step-sibling.**

To permit select groups having a common bond of occupation or association or groups within a well-defined neighborhood, community, or rural district, to become members of the credit union upon approval by the Board of Directors and the Superintendent of Financial Institutions pursuant to Section 1733.05 of the Ohio Revised Code.

Membership eligibility will be verified by confirmation with the appropriate Human Resources office or by the individual providing copy of current pay stub or Kettering Health ID. Our Credit Union motto is, "Once a Credit Union member, always a Credit Union member." In the event that a member would close his or her account or separate employment from the Kettering Health, membership criteria must be satisfied to reopen an account at KH Credit Union.

All primary account owners must qualify for credit union membership at the time of account opening. Joint owners are not required to meet membership eligibility requirements. Joint owners may only open additional accounts as the primary owner if they qualify for credit union membership at the time the new account is opened.

¹ See www.ketteringhealth.org for a complete list of hospitals and other facilities who are eligible