

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



April 2011
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TODAY

Serving Kimberly-Clark employees since 1947

Why borrowing at Kimberly Clark Credit Union means more than just getting a loan

At Kimberly Clark Credit Union, we're excited to be in our 64th year serving the employees of Kimberly-Clark Corporation, and we take pride in being your best source for a loan. **PR #54750**

Like other credit unions, we're a member-owned and not-for-profit financial cooperative. We take in deposits and then make loans that generate income. This income is then recycled to you and all member-owners as higher savings rates, lower loan rates, and fewer/no fees.

If more revenue is generated, more is given back to members. So if another lender agrees to match our loan rates and you think it doesn't matter whether you use THEM or YOUR credit union, think again!

When you need a loan, it just makes sense to call YOUR credit union and the people who work for YOU. You're sure to get a good deal, and it's a win-win for all! **PR #02419**



KCCU Loan Services Team members were recognized by CUNA Mutual Group with a trophy and lunch for their outstanding efforts serving Kimberly-Clark employees. KCCU staff members include (L to R) Lesa, Janice, Lindsey (CMG rep), Tammy, Angela, Audrey and Denise. In the back are Frances, Kim, Barbara and Monique.

When you need a loan, your Credit Union will save you money!

KCCU Personal loan rates start as low as

9.99%APR

Vacation
Redecorating
Lawn equipment
Bill consolidation

You name it!

\$10,000 maximum



Apply at www.kimberlyclarkcu.org or call your favorite KCCU loan staff member.

All loans are subject to credit approval.

New or used autos, boats and RVs

If you're ready to buy, or refinance from another lender for a lower payment, KCCU can save you money.



We can usually meet or beat competitors' rates, our terms fit any budget, and you won't have to worry about hidden fees. It's quick, easy and free to apply, and you can delay your first payment 60 days.

To apply, get pre-approved, or to refinance, call 901-521-4646, 1-800-462-7777, or apply on NetBranch at www.kimberlyclarkcu.org.

We'll give you a 3% credit on balances you transfer to your KCCU MasterCard!

No fee for transfer or cash advance
No annual fee or over-the-limit fee
Minimum payment is \$25 or 3%
25 day grace on retail purchases
Late fee is \$21
No mega-bank to hassle with
Apply on our website



Rate starts at:
9.99%APR
\$10,000 maximum

**Maximum credit per member is \$300 per calendar year*
PR #76308

Are fees wrecking your checking?

KCCU checking is **free of fees and full of extras.**
So write, swipe or click—it's all free!



No monthly service fee
No minimum balance
Free MasterCard debit card
Free NetBranch
Free 24/7 touchtone-teller
Free e-statement service
Free bill-payment service

28,000 fee-free CO-OP network ATMs
Access to 4,300 CU Service Center locations
Member-friendly Courtesy Pay option
Free overdraft transfers from prime savings
Mobile access—coming in July!

PR #89095

Check out the KCCU home loan center

If you're looking to buy a home or to refinance your existing home, please call Sally Ann or Lesa in the Kimberly Clark Credit Union Home Loan Center. They'll review our competitive rates and terms, and discuss flexible payment options to help you make the right choice.



Open a KCCU Holiday Club with automatic deposits and we'll give you a \$5 bonus deposit!

Online shopping reminder

Did you know that most online vendors now use your billing address to verify that the credit or debit card belongs to you and isn't being used fraudulently?



This security feature matches the billing address provided by the cardholder to the address on file in the card issuer's processing system. The addresses must match, or your purchase will be declined.

To avoid this problem, please make sure your credit union, and your other card issuers, have your correct address and phone numbers!

Walk into any of 4,271 Credit Union Service Center locations to transact business on your Kimberly Clark Credit Union accounts. To find a location near you, call 1-800-919-2872 or visit www.cuservicecenter.com

Kimberly Clark Credit Union

Financial Report as of 02/28/11

Assets	95,333,032
Loans	51,382,389
Deposits	75,402,886
Members	10,554
Capital	19.52%

Report from the KCCU annual membership meeting

A big thank you to all members who came out on Super Bowl Sunday for the Kimberly Clark Credit Union annual membership meeting. **PR #95892**

We appreciate you being there to visit with our staff, listen to progress reports and our plans for the future, and to elect our board of directors.

With the support of more than 10,000 members like you, our assets have grown to \$95.3 million, and our capital ratio is an outstanding 19.52%.



Your Kimberly Clark Credit Union Directors for 2011 include (L to R) Ira Eastman, Thomas Hattix, Billy Creswell, Milton Ward, Jeremiah Harris, KCCU President Janice Welch, and Tom McKinnie. Not pictured is Marshall Walker.

CU leaders blanket Washington with message on key issues



KCCU President Janice Welch discussed credit union issues with Tennessee Congressman Stephen Fincher at the Governmental Affairs Conference in Washington, DC.

KCCU President Janice Welch was among thousands of credit union leaders who flooded the halls of Congress last month as part of the Credit Union National Association's (CUNA) 2011 Governmental Affairs Conference.

They reminded Congress that credit unions are owned by their members and have strong incentives to treat consumers well, but face a steady stream of overly burdensome regulations that shift dollars from member benefits to regulatory compliance.

They asked Congress to oppose legislation that will hurt credit union members, and for support on key issues confronting credit unions—maintaining their tax-exempt status and interchange fees. **PR #97415**

On-site visits take benefits to Kimberly-Clark team members

At Kimberly Clark Credit Union, we have a long history of catering to the financial needs of K-C employees across the nation, and we're known for our benefits that include lower loan rates, higher savings rates, lower or no fees, and great service from our helpful staff.

We've visited many K-C facilities and we welcome any invitation to visit your site to update you on our benefits, or to support your employee health fair or similar event. To arrange a visit, just give us a call.



As a Kimberly-Clark employee or retiree, you and most of your family are eligible for benefits at Kimberly Clark Credit Union.



A minimum savings deposit of \$5 and a \$1 fee are all it takes to join. You may complete our membership application online at www.kimberlyclarkcu.org, or, you can call or e-mail us to have one mailed or faxed to you. **PR #38620**

NEWS & NOTICES

Find your Kimberly-Clark payroll ID number and win cash!

In this issue of **TODAY**, there are ten Kimberly-Clark employee payroll ID numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$20!

Dividends announced for the quarter ending March 31

For the 1st quarter ending March 31, 2011, the Kimberly Clark Credit Union Board of Directors have announced a dividend of 0.50%APY on Prime, Custom and Holiday share accounts, and a dividend of 0.75%APY on IRA share accounts. Higher yields are available on share certificates and IRA share certificates. For current rates, please call us or visit www.kimberlyclarkcu.org.

Sprint discounts are another benefit of KCCU membership

KCCU members can save money on Sprint wireless services. The discounts include 10% off most Sprint individual service plans, 15% off business service plans, waived activation fee on new lines, waived upgrade fee, and a national rate with no roaming or long distance charges. Call 1-877-728-3428 or visit www.sprintsave4cu.com or your nearest Sprint retail store.

Be sure to tell them you're a credit union member. PR #89824

Holiday closing

In observance of **Good Friday**, Kimberly Clark Credit Union will close on Friday, April 22. **PR #21852**

New address, e-mail or phone numbers?

If your address, e-mail or phone numbers change, don't forget to notify your Credit Union. If your mail is returned and we can't reach you by phone or e-mail, or determine your current address, for your protection we may suspend electronic access to your account until we hear from you. **PR #15401**

Protect yourself from skimming

Skimming has increased sharply at ATMs and pay-at-the-pump gas terminals. Tech-savvy thieves attach a card skimmer to an ATM or gas pump. Then, when you insert your ATM/debit card, the skimmer reads your card information, and your PIN is captured with a hidden camera or keyboard overlay device. They put your information on a blank magnetic card or use it to shop online until your account is drained. To protect yourself, keep these tips in mind when you use your card.

- Before inserting your card, see if the slot wiggles. If it does, there may be a skimmer on it.
- Try using the same ATM or gas terminal for all of your transactions. You are more likely to notice if it has been tampered with if you are using a familiar one.
- Cover the keypad when you enter your PIN to prevent a camera from capturing it.
- Check your account often for fraudulent activity, and notify your financial institution immediately about suspicious charges.

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www.kimberlyclarkcu.org
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(901) 521-4646
1-800-462-7777
Fax (901) 521-4644

Board of Directors

Milton Ward, Chairman
Ira Eastman, Vice-Chairman
Jeremiah Harris, Secretary
Marshall Walker, Treasurer
Billy Creswell
Thomas Hattix
Tom McKinnie

President/CEO
Janice Welch, CCUE
janice@kimberlyclarkcu.org

Lobby/Telephone Services
Mon., Tues., Thurs., Fri.
8:30 a.m. to 4:30 p.m.
Wednesday
9:30 a.m. to 4:30 p.m.

KIM, 24-hr. Teller Line
(901) 521-4620
1-800-331-3163

MasterCard Info-line
1-800-331-3163

Loan rates* (APR) start at:

New Autos	3.49%
Used Autos	4.49%
Boats	3.49%
Farm Equipment	7.49%
Computers	8.49%
Signature	9.99%
Mortgage	Call for rates
MasterCard	9.99%

**All fees and rates
are subject to change
without notice.*

