

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



August 2010
Vol. 10 / No. 8

TODAY

Serving Kimberly-Clark employees since 1947

Why pay more than you have to?

Since your credit union is member-owned and not-for-profit, it makes sense that our loan rates and services will save you hundreds of dollars in interest and fees.

So if you need a loan for a home, laptop, appliances, bill consolidation, vacation, the holidays, or just about any reason, remember we're here to serve you and we have plenty of money to lend.

Don't pay more than you have to—call KCCU!

*Auto & boat loan rates
plus refinances from
other lenders start at*

3.99%APR
Up to 60 months

No payment for 90 days
Speedy processing
Best warranty/GAP prices
Other terms to 84 months
We work for YOU!

Be sure to opt-in for debit card overdraft protection

Your Credit Union's **Courtesy Pay-Plus** service will help protect you from the inconvenience of having your **debit card** transaction declined at the gas station, grocery, pharmacy, etc., due to insufficient funds.

It's simple to opt-in for this new service. Just call us, email or visit our website.

Every August in Memphis, "Elvis week" commemorates the life and music of Elvis, and one of our KCCU members has a special reason to join in the Elvis mania.

Several years before Blanche Scott began a 29 year career with Kimberly-Clark Corporation, one of her close friends at Humes High School was Elvis Presley.



Blanche Scott and Elvis tribute artist, Tim Rowland

Now, decades later, she has written a book reflecting on her memories of the young Elvis. Since the release of *Elvis: A Boy from Tupelo to a Man from Memphis*, her days are often filled with book signings and talking with fans and tour groups. **PR #22117**

We congratulate Blanche and wish her continued success with her new book!

Back-to-school loan just in time for sales tax holidays

Rates as low as:

8.99%APR



If you need cash for uniforms, a laptop, books or any other back-to-school expenses, consider a low-interest personal loan from your Credit Union.

Apply now to take advantage of the back-to-school sales and the sales tax holidays.

You can find the dates for your sales tax holidays on your state government's website.

12 month term
\$2,500 maximum

Apply at www.kimberlyclarkcu.org
or call 901-521-4646 or 1-800-462-7777.

All loans subject to credit approval.

NEWS & NOTICES

Another five-star rating for Kimberly Clark Credit Union

Kimberly Clark Credit Union has received its 80th consecutive five-star superior performance rating from Bauer Financial Reports, recognizing your Credit Union as one of the safest and soundest in the nation. **PR #75963**

Note date and location of annual K-C retiree picnic

Kimberly Clark Credit Union will sponsor its 14th annual picnic for Memphis Kimberly-Clark Corporation retirees on Saturday, September 18, at the Baker Community Center in Millington, TN. Look for details in next month's newsletter.

2010 Holiday Skip-a-Payment form will be online next month

Starting in September, Kimberly Clark Credit Union's annual holiday skip-payment offer will be available to members who qualify with a good payment history. You'll need to return the skip-payment request/form by October 1 to skip November loan payments, or November 1 to skip December payments.

Do you need Cross-Account Transfer access?

With cross-account access, you can use KCCU **NetBranch** or **KIM**, our 24 hour automated phone teller, to transfer funds from your account to another KCCU account or loan. It's ideal for parents with children in college, adults caring for aging parents or couples with two accounts. Only the primary member or joint member on the **sending** account may authorize a cross account transfer. You'll find the cross-account transfer form on our website at www.kimberlyclarkcu.org. **PR #84097**

September holiday closing

Kimberly Clark Credit Union will close **Monday, September 6**, to observe the **Labor Day** holiday. You can access your credit union accounts 24/7 with KCCU **NetBranch**, our automated phone-teller, **KIM**, and your KCCU **ATM/debit card**.

Find your Kimberly-Clark UID number and win cash!

In this issue of **TODAY**, there are five Kimberly-Clark employee UID numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$10!

Pick-a-PIN service for KCCU credit card users

If you want to apply for a Personal Identification Number (PIN) in order to use your KCCU MasterCard (credit card) for cash advances at ATMs, or, change your current PIN, now you can reset or request a PIN by calling the PIN Selection System at 1-877-746-6746. Any change you make will take effect the next business day or within 24 hours. **PR #73119**

Check our website for helpful information on buying a vehicle

Visit www.kimberlyclarkcu.org and click on the black car keys to link to this free vehicle buying guide. **PR #28108**

Kimberly Clark Credit Union

1520 N. Second Street
Memphis, TN 38107
www.kimberlyclarkcu.org
kccu@kimberlyclarkcu.org
(901) 521-4646
1-800-462-7777
Fax # (901) 521-4644

Board of Directors

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

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	3.99%
Used Autos	4.99%
Boats	3.99%
Farm Equipment	10.49%
Computers	9.99%
Signature	9.99%
Mortgage	Call for rates
MasterCard	9.99%

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



Your deposits are federally insured
up to at least **\$250,000** by the
National Credit Union Admin.,
a U.S. Government Agency