

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



August 2011
Vol. 11 / No. 8

TODAY

Serving Kimberly-Clark employees since 1947

Are you using all the **free** services at Kimberly Clark Credit Union?



KCCU checking account

Write, swipe, click or text. It's all free.
No minimum and no monthly fee.
More than 28,000 fee-free Co-op ATMs.

KCCU NetBranch

Go online to transfer funds, review account activity, apply for a loan, re-order your checks and much more.

Mobile access and 24/7 touchtone teller

Use your smartphone to manage your accounts online, or call KIM, our automated phone teller for touchtone convenience.

Bill payment and estatements

Pay bills online from your KCCU checking account.
Secure estatements reduce clutter and the risk of ID theft.

Take KCCU in the palm of your hand

KCCU mobile access lets you manage your accounts anytime and anywhere with your web-enabled phone or other mobile device.

You can view balances and your account activity, transfer funds, locate an ATM and more.

Enrolling is easy. Go to www.kimberlyclarkcu.org and choose the mobile access link to sign up, register your phone, and activate this free and secure service.



We usually beat or can meet competitors' loan rates!

Save on new & used autos and boats, and refinances from other lenders

At KCCU, our mission is to save you money and customize a loan to fit your budget. If you want a \$200.00 payment instead of \$207.89, or a 66 month loan instead of 60, or a due date to match your pay date—we'll do that!



It's quick, easy and free to apply. If you call first for preapproval, you can shop as a cash buyer. For refinances, give us your payoff and we'll do the rest. Give us a call or apply on NetBranch at www.kimberlyclarkcu.org.

PR #82459

Back-to-school loan special

Use this personal loan to get the kids ready for school, buy that new computer, or whatever you like.

Borrow up to

\$1,500.00

for 12 months starting as low as 7.99%APR*

Call your favorite KCCU loan staff member at 1-800-462-7777, or apply online at www.kimberlyclarkcu.org.

**Offer ends 08/31/2011. All loans subject to credit approval. No fee to apply. Biweekly payment at 7.99%APR is \$60.11.*

PR #68611



NEWS & NOTICES

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

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

Another five-star rating for Kimberly Clark Credit Union

Kimberly Clark Credit Union has received its 84th 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 #76001**

Note date and location of annual K-C retiree picnic

Kimberly Clark Credit Union will sponsor its 17th annual picnic for Memphis Kimberly-Clark Corporation retirees on Saturday, September 17, at the Baker Community Center in Millington, TN. Look for details in next month's newsletter.

September holiday closing

Kimberly Clark Credit Union will close on Monday, September 5, to observe the Labor Day holiday. You may access your credit union accounts anytime with KCCU NetBranch, your phone, and your KCCU ATM/debit card. **PR #27637**

Check our website for the latest news and specials

Be sure to visit www.kimberlyclarkcu.org for access to Kimberly Clark Credit Union's monthly newsletter, savings and loan rates, promotions and special offers, account forms and links to other helpful resources. **PR #47328**

2011 Holiday Skip-Pay form will be on our website next month!

Amendment to KCCU Funds Availability Policy

The Expedited Funds Availability Act sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. A recent amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00. Effective July 21, 2011, Kimberly Clark Credit Union's Fund Availability Policy is amended as follows.

Reservation of right to hold: In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Kimberly Clark Credit Union

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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

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%

We usually beat or can meet competitors' loan rates

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

