

www.kimberlyclarkcu.org



1520 N Second Street
Memphis, TN 38107

TODAY

HAPPY
NEW YEAR
2012

Serving Kimberly-Clark employees since 1947

Spotlighting the Kimberly-Clark Knoxville Administrative Center

When officials at the Kimberly-Clark Knoxville Administrative Center called to invite our credit union to participate in their recent Health Fair, we were excited to attend and talk about the many credit union benefits that promote good financial health.

The Kimberly-Clark corporate office in Knoxville employs 330 people who work in transportation services, payroll and benefits, and accounting and finance, to support the people at other Kimberly-Clark facilities.

We spent the day greeting the Knoxville team members and talking about the “credit union difference” with all who stopped by our booth. Since Kimberly Clark Credit Union is not-for-profit, and member-owned by the employees of Kimberly-Clark Corporation, it’s our mission to look out for their best interest by providing lower loan rates, higher savings rates, and popular services with fewer/no fees. **PR #02419**

We enjoyed our visit and extend our special thanks to everyone at K-C Knoxville for your hospitality!



Kimberly Clark Credit Union staff members (from left), Denise Chapman and Debra Ervin, enjoyed talking with the K-C team members who stopped by the Credit Union's booth at the K-C Knoxville Health Fair.

You're invited to Kimberly Clark Credit Union's 64th annual membership meeting

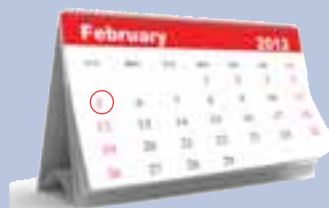
We hope you'll make plans now to attend the Kimberly Clark Credit Union 2012 annual meeting.

You'll hear reports on your Credit Union's growth, products and services, and plans for the future.

The nominees up for election to the Board of Directors are **Billy Creswell, Jeremiah Harris and Keith Bingham**. Any KCCU member who desires to serve in this voluntary position should request/complete an election packet, and submit it to Kimberly Clark Credit Union by January 26, 2012. No nominations will be accepted from the floor.

You'll enjoy the opportunity to visit with fellow members, meet our staff, and register for \$1,000 in prizes.

*Note new location for
KCCU annual meeting!*



Please join us
at 2 p.m. on
February 5, 2012,
at the
Baker Community Center
in Millington, TN

KCCU will award \$20,000 in college scholarships

The Kimberly Clark Credit Union scholarship program is open to any high school senior graduating in 2012, who is a child or grandchild of a Kimberly-Clark Corporation employee or retiree. **PR #25219**



Twenty recipients will be selected to receive a \$1,000 scholarship.

The scholarship application and complete guidelines may be printed from our website at www.kimberlyclarkcu.org.

All applications must be submitted by March 30, 2012.

You work for Kimberly-Clark, and your Credit Union works for YOU!

Kimberly Clark Credit Union has a 65 year history of catering to the financial needs of Kimberly-Clark employees. **PR #73119**

While many banks have been eaten by bigger ones, and some credit unions have changed to community charters, Kimberly Clark Credit Union is still owned by the employees of Kimberly-Clark Corporation, and we're very proud of it!

Since our mission is service, not profit, when you need financing for an auto, boat, lawn tractor, redecorating, iPad or just about anything, you can expect to find the best loan rates and all-around financing options at your Credit Union.

Our advertised loan rates are typically among the best, but if another lender offers you a better rate, and you let us know, we can usually match it. And you won't have to worry about rate-jacking, hidden charges, a lot of fees, or finance managers out to maximize profit at your expense.

We don't work on commission and we don't sell products. We work to build relationships. You can trust us to provide real solutions, honest advice, and financial services with more value for your money.

Why borrow anywhere else? Kimberly Clark Credit Union exists to benefit YOU, and we have plenty of money to lend. **PR #01120**

Financial Report

KIMBERLY CLARK CREDIT UNION

November 30, 2011

Assets	96,410,064
Loans	56,228,743
Deposits	75,440,695
Members	10,734
Capital	20.07%

AMERICA'S CREDIT UNIONS



*"Where people
are worth more
than money"*

Welcome K-C family members

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

A minimum deposit of \$5 and a \$1 fee are all that's required.



You may apply for membership online at www.kimberlyclarkcu.org or print the application from our website. Or, you can call or email us with your request. **PR #33382**

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

We usually beat or we'll meet competitors' loan rates!

If you're ready to purchase, or refinance from another lender for a lower payment, Kimberly Clark Credit Union's auto and boat financing will save you money.

We typically beat, or we can usually match, competitors' loan rates. And you don't have to worry about the risks associated with dealer financing. It's easy and free to apply, and you can delay your first payment 60 days.

For purchases, call for preapproval before you shop and we'll help you deal as a cash buyer. For refinance, just give us your payoff and we'll do the rest. Call 1-800-462-7777, or apply online using KCCU NetBranch at www.kimberlyclarkcu.org.

Great rates

100% financing

Speedy processing

Payments to fit your budget

Terms to 84 months

No payment for 60 days

GAP only \$249

Best warranty prices



Holiday hangover loan starts at 9.99%^{APR}



If the holidays left you with several small bills hanging around, why not combine them into a KCCU personal loan? You can apply for up to \$10,000 with terms to 36 months. Our loan rates are hard to beat and there's no application fee.

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, apply for a loan and much more.



It's easy to enroll for KCCU mobile access. Visit our website at www.kimberlyclarkcu.org and choose the mobile access link to sign up, register your phone, and activate this free and secure service.

Write, swipe, click or text, it's still free!

At Kimberly Clark Credit Union, we still offer free checking with no monthly service charge, no minimum balance, no per check charge, and no fee to use your debit card. You can write, swipe, click or text and it's all free.



You can connect to your account anytime with our online account manager, KCCU NetBranch. Mobile access, as well as our automated phone teller (KIM) are free services, along with eStatements and Bill Payment. **PR #76442**

Plus, you have access to 28,000 Co-op Network ATMs for fee-free withdrawals. And, you can walk into any of 4,400 Credit Union Service Centers nationwide to make deposits and withdrawals on your Kimberly Clark Credit Union accounts.

Why not make the most of your credit union membership and take advantage of all these free services?

ICU Day Open House treated KCCU members



Kimberly Clark Credit Union, founded in 1947, marked its 64th anniversary in October. Philip McDaniel (L) and James Kelley were among the KCCU members who stopped by on International Credit Union Day.

Wall of Honor recognized KCCU veterans



KCCU staff members Tolann Porter and Joel Forbess are pictured in front of the Veterans Day Wall of Honor in our lobby. We want to thank all KCCU members who sent photos of their family and loved ones for the display.

Credit Union Service Centers offer 4,417 locations for KCCU members



One of the biggest benefits of credit union membership is the service called shared branching, and Kimberly Clark Credit Union is a member of the nationwide Credit Union Service Center Shared Branch Network.

This means easy access to your Kimberly Clark Credit Union accounts is now available at more than 4,400 Service Center locations.

It means you can visit other credit unions and self-service kiosks in the CU Service Centers family across the nation and abroad, and take care of transactions as if you were at your home branch. You can make deposits and withdrawals, loan payments and transfers. And you can purchase travelers checks and money orders. **PR #68297**

All you need to transact business at a Credit Union Service Center is your credit union member number and a photo ID.

Call 1-800-919-2872, or visit www.cuservicecenters.com for a complete list of locations and to download locations to your GPS.

No fees at Co-op Network ATMs



As a Kimberly Clark Credit Union member, you have fee-free access at any of 28,000 Co-op Network ATMs.

For a list of locations, visit www.co-opnetwork.org or call 1-888-748-3266.

NEWS & NOTICES

Find your Kimberly-Clark payroll ID number and win \$20!

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! **PR #02094**

Save your December account statement for tax purposes

Your December credit union statement lists the total taxable dividends you received for 2011 as well as any mortgage loan interest you paid. Be sure to save this statement to use in completing your 2011 income tax return. If you withdrew from your IRA account in 2011, Form 1099-R will be mailed to you no later than January 31st. Please make sure we have your current mailing address. **PR #68729**

Holiday closing

Kimberly Clark Credit Union will close Monday, January 16th, to observe the holiday for Dr. Martin Luther King, Jr. You may access your credit union accounts online via KCCU NetBranch at www.kimberlyclarkcu.org, or use our 24/7 automated phone teller, KIM.

Dividends announced for the 4th quarter of 2011

For the 4th quarter that ended December 31st, the Kimberly Clark Credit Union Board of Directors has announced the following dividends for Prime, Custom and Holiday Club share accounts:

- 0.40%^{APY} for balances \$25,000 and above
- 0.30%^{APY} for balances of \$5,000 to \$24,999.99
- 0.20%^{APY} for balances of \$1,000 to \$4,999.99
- 0.10%^{APY} for balances up to \$999.99
- 0.75%^{APY} on Accumulation IRA shares

Higher yields are available on share certificates and IRA share certificates purchased with a minimum of \$1,000. Your deposits are federally insured to at least \$250,000 by the National Credit Union Administration. IRA deposits are insured up to an additional \$250,000. **PR #96167**

Another five-star rating for Kimberly Clark Credit Union

Kimberly Clark Credit Union recently received its 86th consecutive five-star rating from Bauer Financial, Inc. This award recognizes your Credit Union as one of the safest and soundest in the country.

Sprint discounts are another benefit of KCCU membership

As a KCCU member, you can take advantage of discounted rates 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.sprintsav4cu.com, or visit your nearest Sprint retail store. **Be sure to tell them you're a credit union member.**

Electronic Tax Filing begins January 13th

Kimberly Clark Credit Union is partnering with Credit Union Processing Services again this year to offer electronic income tax filing for our members. This service will be available at your Credit Union beginning January 13th for a fee of \$30. (The routing number for direct deposit to a Kimberly Clark Credit Union account is 284084813.)

New Holiday Club accounts get a \$5 bonus!

If you open a new Holiday Club and authorize deposits in any amount by automatic payment/payroll deduction, we'll give you a \$5 bonus deposit to get you started. Just give us a call.

Kimberly Clark Credit Union

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(901) 521-4646
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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

***We usually beat or can meet
competitors' loan rates!***

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.

