

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



June 2011
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TODAY

Serving Kimberly-Clark employees since 1947

Kimberly Clark Credit Union is still rollin' on the river!

Memphis in May is typically all about the barbecue cooking contest and music festival on the riverfront, flavored with a little Elvis and Beale Street. President Obama's visit and the Memphis Grizzlies' run created more excitement. But the main event was the flooding.

First came the outbreak of severe storms and 11 inches of rain, then the historic crest of the Mississippi River at 14 ft. above flood stage on May 10.

Since our downtown office is near the river, we activated our disaster plan, but we're happy to report the water did not reach our building, and had little effect on our operations, other than the inconvenience caused by many closed streets. Members had to find new routes to get to our office, and a 30 minute commute became an hour or more for several of our staff. **PR #77183**

We're thankful that only a small number of our members suffered losses. We granted loans to some, let others skip payments, and waived fees. We also donated to the United Way Fund for disaster victims.

Our bright spot was hearing from all of you who took the time to call and check on us. The water will be around for awhile, but it won't dampen our spirits. We'll keep rollin' right along on the river!



The Mississippi River crested in May at 47.8 feet at Memphis, just short of the 1937 record. Kimberly Clark Credit Union was not damaged, but the water threatened 1,300 businesses and homes, drove hundreds to shelters, and closed parts of four dozen roads.

Need cash for summer expenses?

KCCU Personal loan
rates start as low as

9.99%APR

Vacation/Graduation
Home improvement
Lawn equipment
Bill consolidation

You name it!



\$10,000 maximum
Terms to 36 months

Apply on KCCU NetBranch at www.kimberlyclarkcu.org or
call your favorite KCCU loan staff member at 1-800-462-7777.

All loans are subject to credit approval.

PR #98761

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!

Scholarship recipients will be announced in July

Kimberly Clark Credit Union will announce the names of our 2011 college scholarship recipients in July's newsletter.

Holiday closing

Kimberly Clark Credit Union will close on **Monday, July 4th**, to observe **Independence Day**. **PR #76127**

Cross-account transfer form available on our website

Cross-account transfer access lets you use your laptop or phone to transfer funds from your account to another KCCU account. 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.

Enroll in June for KCCU bill payment service and you'll get \$15

If you enroll in KCCU online bill payment service during the month of June, and make at least one payment, you'll receive \$15. You can make one-time payments or schedule recurring payments that are automatically deducted from your KCCU checking account. Visit our website to enroll. **PR #68951**

New Holiday Club accounts get a \$5 bonus deposit

If you open a KCCU Holiday Club and authorize an automatic payment in any amount, we'll give you a \$5 bonus deposit to get you started. Just give us a call. **PR #77997**

KCCU Mobile Access is coming in July!

Save on new & used autos, boats, and refines

We usually beat or can meet competitors' loan rates!

Great rates
100% financing
Fast, friendly service
Payments for any budget
Terms to 84 months
No payments for 60 days
GAP only \$249
Best warranty prices

If you want to purchase, or refinance from another lender for a lower payment, KCCU auto and boat financing will save you money.

We work for YOU, so you won't have to worry about teaser rates, finance games, hidden charges, over-priced warranties and the other risks of dealer financing.



For purchases, call for preapproval before you shop and we'll help you deal as a cash buyer. For refines, just give us your payoff. Call 1-800-462-7777, or apply on **KCCU NetBranch** at www.kimberlyclarkcu.org and we'll call you back.

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Board of Directors

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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.

