

www.kimberlyclarkcu.org



1520 N Second Street  
Memphis, TN 38107

# TODAY

*Serving Kimberly-Clark employees since 1947*

## *Our mission is to build a better world for K-C employees!*

**O**ctober 20th is International Credit Union Day. As we celebrate the cooperative spirit of credit unions, it's a good time to remind you of how they're different from other financial institutions. Simply stated, the mission of credit unions is to help people, not to maximize profit.

Like other not-for-profit credit unions, Kimberly Clark Credit Union stands for the power of people helping people, but our mission is even more unique.

Chartered in 1947 by Kimberly-Clark employees, we have grown into a financial cooperative with \$96 million in assets and 10,600 members. And while our size has changed, our purpose is still the same. We exist to serve the economic needs of Kimberly-Clark employees and their families, and to help them become financially stable and reach their goals. **PR #17788**

Whether it's helping you save for your child's future, survive a recession, negotiate a better price on a car, improve your credit score, or loaning you money to cover an unexpected medical bill, you can count on your credit union to look out for your best interest.

By helping individuals and families, and advancing the communities where they live, we're building a better life for Kimberly-Clark Corporation employees, and a better world for everyone. **PR #46212**

Yes, credit unions are much more than money lenders or money holders. At Kimberly Clark Credit Union, you'll see the 'credit union difference' in our personal service and in the money you'll save. We work for you, and our priority, everyday, is to find more ways to bring you exceptional service and value.

*"Please drop by our office on Thursday, October 20th, for refreshments and to register for prizes as we celebrate International Credit Union Day."*



**AMERICA'S CREDIT UNIONS**

*"Where people are worth more than money."*



*KCCU staff members invite you to join us as we celebrate International Credit Union Day on October 20th. Pictured (L to R) are Kawaan, Debra, Nell, Beverly, Jennifer and Teresa.*

## KCCU holiday skip-pay form is now online

Kimberly Clark Credit Union's holiday skip-pay offer is designed to reward you and members with a good payment record by lightening your holiday load.



The offer is for the month of **November** or **December** for your KCCU loans\* on which you have made at least three consecutive payments. The processing fee of \$10 per loan can be added to the loan or paid up front.

The complete guidelines are on the skip-pay form at [www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org). To take advantage of this offer, be sure to complete and return your form at least 10 days before the month you want to skip.

*\*All types of real estate loans, revolving line-of-credit and KCCU MasterCard are excluded from this offer.*

## Switch & Save with a KCCU MasterCard

You'll get a **3% credit\*** on balances you transfer to KCCU



Monique Miller,  
with KCCU 14 years

*"Since I work with the KCCU credit card program, I often compare our MasterCard with cards issued by big banks. Although consumer protection laws have stopped some of their deceptive practices, many large credit card issuers have responded by increasing fees and payment amounts, and hiking interest rates.*

*There's never been a better time to switch to the card that really works for you. For better rates, fair terms, and lower/fewer fees, skip the big-bank tricks and apply for a Kimberly Clark Credit Union MasterCard."*

- No annual fee or over-the-limit fee
- No fee for transfer or cash advance
- Minimum payment is \$25 or 3%
- 25 day grace on retail purchases
- \$10,000 maximum
- No mega-bank to hassle with

*\*Maximum credit is \$300 per calendar year*



Rate starts as low as  
**9.99%APR**

## Your Holiday Club is ready for you

Your KCCU Holiday Club funds are available for you to withdraw anytime through December 31.

You can transfer the funds to your KCCU checking or savings using **NetBranch**, our online account manager, or **KIM**, our touchtone phone teller.

Or, just call us to have a check mailed to you, or if you want us to transfer the funds to one of your other KCCU accounts. **PR #01572**

Your Holiday Club will remain open for next year's deposits.



**On-site visits take benefits to K-C team members**

Most of you know that our credit union staff have visited many Kimberly-Clark facilities to extend KCCU benefits and present financial seminars.

Because we exist to serve Kimberly-Clark employees and their families, we truly welcome any invitation to participate in your employee benefit/health fair or similar event. To arrange a visit, just call and ask for our Member Benefits Manager. **PR #47475**

## We welcome K-C family members!

A savings deposit of \$5 plus a \$1 fee is all it takes to join Kimberly Clark Credit Union. You'll find an application on our website. Our membership is open to Kimberly-Clark employees and their family members listed below.

- Spouse and children
- Parents and grandparents
- Sisters and brothers
- Grandchildren
- Great-grandchildren



- Mother/father-in-law
- Daughter/son-in-law
- Brother/sister-in-law
- Nieces and nephews
- Aunts and uncles

## Your KCCU loan staff will beat the dealership almost every time!

*"We usually beat or meet competitors' rates on new & used autos, boats and refinances. Our specialty is auto financing and you'll see the 'credit union difference' in our personal service, and in the money you'll save."*



Audrey McCaskill,  
Lending Manager

- No payment for 60 days
- Terms to 84 months
- Pre-qualifying available
- 100% financing
- Payment options to fit your budget
- Best prices on warranties & GAP

## KIMBERLY CLARK CREDIT UNION

FINANCIAL REPORT  
AUGUST 31, 2011

Assets	96,346,168
Loans	54,416,833
Deposits	75,969,567
Members	10,644
Capital	19.76%

## Spotlighting the Kimberly-Clark facility in Belmont, MI

**K**imberly-Clark's facility in Belmont, Michigan, recently hosted three members of your credit union staff who visited to update employees on credit union benefits.

Located near Grand Rapids, the Belmont facility is part of Kimberly-Clark's global safety business. Among the safety products they produce and distribute are glasses, hard hats, hearing protection, vests and signs.

All Belmont team members received an appreciation gift from the credit union and were invited to register for prizes. Our staff also offered financial tips on topics that ranged from negotiating the price of an auto to building a good credit score. **PR #01420**

We extend our special thanks to everyone at K-C Belmont for your hospitality.



Your credit union staff also visited the Kimberly-Clark Belmont warehouse. The K-C recycle team members are pictured above.



Among the crowd of Kimberly-Clark Memphis Mill retirees who came out to enjoy the annual picnic sponsored by your credit union were (left to right) Jimmy and Bettie Goodin, and Janie and Steve Clark.

## Kimberly-Clark retirees reunite at the KCCU annual picnic

A large crowd of retirees and former employees of the Kimberly-Clark Memphis Mill enjoyed the 16th annual retiree picnic hosted by your Credit Union.

By coincidence, those attending also got to view the air show presented by the Blue Angels, the U.S. Navy Flight Demonstration Squadron. **PR #26816**

Our special thanks go to the K-C retiree cooking team who prepared the tasty barbecue, the ladies who brought the delicious cakes, and the other volunteers who helped make it a special day. **PR #00965**

The picnic is another way we honor and express our deep thanks to the local retirees of Kimberly-Clark Corporation. We appreciate you and we look forward to sponsoring the picnic again in 2012!

## Save big with Sprint's credit union discount

Your savings are in the bag with Sprint's Credit Union Member Discount Plan. Kimberly Clark Credit Union members are eligible for discounted rates and savings on Sprint wireless services, including mobile phones and accessories. You'll get:



- 10% off most regularly priced Sprint individual plans
- 15% off most regularly priced business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long distance charges

All this, just for being a credit union member!

Click [www.sprintsav4cu.com](http://www.sprintsav4cu.com) or call 1-877-728-3428, or visit your local Sprint retail location. **Be sure to tell them you're a credit union member and ask to be attached to NACUC\_ZZM corporate ID.**

## KCCU Staff Spotlight

Please welcome *Beverly McCain*, the newest member of our KCCU staff.

With 32 years of credit union experience, and a background in operations and lending, she is well-suited to assist our Member Services Team.

If you talk with Beverly, you'll be greeted with a warm welcome and a smile, and you'll know why we're excited to have her on our team at Kimberly Clark Credit Union.



# NEWS & NOTICES

## We'd like to hear from you

We welcome your comments and suggestions that will help us do a better job and help you enjoy your credit union membership even more. Please send your comments and concerns to our president at [janice@kimberlyclarkcu.org](mailto:janice@kimberlyclarkcu.org).

## Help us decorate our Veteran's Day Wall of Honor at KCCU

We need copies of your photos/mementos of your family or loved ones who are current or former members of the armed forces. You may email them to [kccu@kimberlyclarkcu.org](mailto:kccu@kimberlyclarkcu.org). **PR #96132**

## Annual audit notification

Kimberly Clark Credit Union's 2011 annual audit is being conducted by the accounting firm of Reynolds, Bone & Griesbeck. All KCCU members will receive an audit verification notice with their September member/account statement.

## 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! **PR #42963**

## Dividends announced for the third quarter

For the 3rd quarter ending September 30th, the Kimberly Clark Credit Union Board of Directors has announced the following dividends for Prime, Custom and Holiday Club share accounts:

0.40% <sup>APY</sup>	for balances \$25,000 and above
0.30% <sup>APY</sup>	for balances of \$5,000 to \$24,999.99
0.20% <sup>APY</sup>	for balances of \$1,000 to \$4,999.99
0.10% <sup>APY</sup>	for balances up to \$999.99
0.75% <sup>APY</sup>	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 #63105**

## Holiday closing

Kimberly Clark Credit Union will close Monday, October 10, to observe the **Columbus Day** holiday and Friday, November 11, to observe **Veteran's Day**.

## U.S. Treasury will end over-the-counter sale of paper savings bonds

The U.S. Treasury Department has announced that, beginning in January, 2012, savings bonds will be sold only online in electronic form at [TreasuryDirect.gov](http://TreasuryDirect.gov). You can still redeem your paper savings bonds at financial institutions.

## Long-Term Care insurance is now available at your Credit Union

Long-Term Care is one of the competitive insurance products available to Kimberly Clark Credit Union members through our insurance partner, **CUNA Mutual Group**. For information and to discuss your specific needs, please call **CUNA Mutual Group** at 1-800-443-6003.

## NCUA adds temporary insurance coverage

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, all funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available under the NCUA's general share insurance rules. The term "noninterest-bearing transaction account" includes a traditional sharedraft/checking account on which the insured credit union pays no dividends.

## Kimberly Clark Credit Union

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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](mailto: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.*

