

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



September 2010
Vol. 10 / No. 9

TODAY

Serving Kimberly-Clark employees since 1947

Picnic for K-C Memphis Mill retirees is Saturday, September 18th

If you're a retiree or former employee of Kimberly-Clark's Memphis Mill, you're invited to attend your credit union's 15th annual picnic for K-C retirees.

The annual picnic is another way we show our appreciation for the loyalty and support of so many who have helped Kimberly Clark Credit Union grow and thrive for more than 60 years.

And it's an opportunity for you to catch up with friends while enjoying the



delicious barbecue prepared by the K-C cooking team.

So join us at noon on Saturday, September 18th, at the Baker Community Center in Millington, Tennessee.

To make a reservation or to get directions, please call Kimberly Clark Credit Union at 901-521-4646 or 1-800-462-7777. **PR #67571**

Coloring contest for kids

We invite all kids of our KCCU members



to help us decorate our credit union office by drawing a colorful poster (8½ x 11) of a fall or Halloween scene.

Write your child's name, your name, address and phone number on the back and mail it to Kimberly Clark Credit Union by October 20th. Cash prizes will be awarded to the top three entries. **PR #09034**

Need auto financing—or just a lower auto loan payment—then call KCCU!



If you're ready to purchase, or refinance from another lender for a lower payment, KCCU can save you money.

We'll meet or beat competitors' rates, our payment terms fit any budget, and you won't have to worry about hidden charges because our staff looks out for your best interest.

It's quick, easy and free to apply, and you can delay your first payment up to 60 days on any loan. To apply, get preapproved, or to refinance, just give us a call, stop by or apply online at www.kimberlyclarkcu.org.

KCCU MasterCard



Rate starts at 9.99%APR

You'll get a 3% cash rebate on balances you transfer to your KCCU MasterCard

No transfer fee

No cash advance fee

No over-limit fee

No annual fee

Late fee is \$21

\$10,000 maximum limit

25 day retail grace period

No mega-bank to deal with!

Apply online or call KCCU

NEWS & NOTICES

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 Manager and you'll win \$10!

Holiday closings

Kimberly Clark Credit Union will close Monday, September 6, to observe the Labor Day holiday and Monday, October 11, for Columbus Day. You can access your credit union accounts 24/7 with KCCU [NetBranch](#), our automated phone-teller, [KIM](#), and your KCCU [ATM/debit card](#). **PR #74706**

New law requires opt-in for debit card overdraft protection

Courtesy Pay Plus is a service offered by your Credit Union to help protect you from the inconvenience of having your **DEBIT CARD** transaction declined at the gas station, grocery store, pharmacy, etc., due to insufficient funds. To opt in for this new service, call Kimberly Clark Credit Union, e-mail us or use our online form at www.kimberlyclarkcu.org.

KCCU holiday skip-a-payment form is now online

Your Credit Union's holiday skip-pay offer will be available for the month of November or December. There is a \$10 processing fee for each loan and the form is now on our website.

Notice the new statement format?

If you have a loan or MasterCard with KCCU, you probably noticed the changes to your credit union statements—resulting from a new federal law, regulation Z. The new format provides enhanced disclosures on payments, interest and fees to help you make more informed credit decisions. If you have questions about your statement, just give us a call. **PR #51440**

Credit Union Service Centers add 24/7 Member Call Center

You can walk into any of **4,134** Credit Union Service Center locations across the nation to make deposits, withdrawals, payments and transfers on your Kimberly Clark Credit Union accounts. Now, a Member Call Center is also staffed 24/7 to take your call for account transfers, balance inquiries and transaction histories. The Member Call Center phone number is 1-888-837-6500.

Do we have your current e-mail address?

Thanks to all members who have helped us update their e-mail addresses. If you haven't already given us yours, send us an e-mail at kccu@kimberlyclarkcu.org. **PR #35671**

NCUA \$250,000 deposit coverage is now permanent

The Wall Street Reform and Consumer Protection Act, signed into law this past July, made permanent the federal deposit insurance coverage maximum of \$250,000. IRA deposits have additional coverage up to \$250,000.

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(901) 521-4646
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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	4.99%
Used Autos	5.99%
Boats	4.99%
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