

www.kimberlyclarkcu.org



1520 N Second Street  
Memphis, TN 38107

# TODAY

*Serving Kimberly-Clark employees since 1947*

## Your KCCU loan staff will beat dealer financing almost every time!

**K**imberly Clark Credit Union is **member-owned**, and **not-for-profit**. Our mission is to look out for YOUR best interest, and one of our specialties is auto financing.

Your KCCU loan staff want you to get not only the best loan rate, but also the best all-around deal.

In contrast, the auto dealerships are profit-driven. Their employees work on commission, and their goal is to get you to pay the most.

They advertise 0% financing but this is a teaser rate since only one out of ten qualify. Those who do nearly always end up paying a higher price for the vehicle. In fact, the **Center for Responsible Lending** says car buyers who finance with the dealer pay an extra \$20 billion a year! **PR #98598**

Since we work for you, you don't have to worry about teaser rates, trumped-up fees, hidden charges, or playing games with finance managers.

There are more reasons to finance with your credit union. GAP insurance at KCCU is only \$249, but dealers often charge \$700 or more.

Our extended warranties are among the best and cost hundreds less than dealer warranties. We hear from KCCU members everyday who are quoted exorbitant prices by dealers. A good example is a member recently quoted a cost of \$4,700 for a warranty on a Toyota Sequoia that we offer for \$2,055! (Warranty prices differ based on the make, model and year.)

At KCCU, our loan staff are dedicated to helping you maximize your car-buying power.



They go the extra mile to make sure you get a good price on your entire purchase, plus a low loan rate with a payment to fit your budget.

And, at some time during a loan, if you experience a financial hardship and have difficulty making payments, your credit union will work with you. What credit company or bank will?

So if you're looking to purchase, or want to refinance your loan from another lender, please contact our loan staff. We work for you, and you'll see the "credit union difference" in our personal service, and in the money you'll save!

## Make sure your mobile devices are secure



KCCU mobile access offers you a convenient way to manage your credit union accounts with any web-enabled phone or mobile device.

We all love our smartphones and tablets and 50% of Americans are expected to own one by the year's end.

The downside is that within two years, mobile devices will surpass computers as the primary target for hackers and viruses.

If a hacker can gain access to your mobile device, they can easily find email addresses, your stored passwords, social media accounts, financial account data, and phone numbers that will help them steal your information, your money and your identity. **PR #32582**

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## Picnic for K-C Memphis retirees is Saturday, September 17th

**I**f you're a K-C retiree or former employee of the Kimberly-Clark Memphis Mill, you're invited to attend your credit union's 16th annual retiree picnic.

Sponsoring the 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 64 years.

You'll enjoy seeing old friends and feasting on delicious barbecue prepared by the K-C cooking team.

So join us on Saturday, Sept. 17, noon until 2:30 p.m., at the Baker Community Center in Millington, TN.

To make a reservation for you and a guest, please call Kimberly Clark Credit Union at 901-521-4646 or 1-800-462-7777.

# 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! **PR #01281**

## Holiday closings

Kimberly Clark Credit Union will close on Monday, September 5, to observe the Labor Day holiday, and Monday, October 10, for Columbus Day. You may access your credit union accounts anytime with KCCU NetBranch, your mobile device, our touchtone phone teller, KIM, and your ATM/debit card.

## Notice the updated KCCU member statements and estatements?

We hope you like the larger page size and reader-friendly layout of your member statements. Estatements have also been updated to include MasterCard accounts, and you'll have access to more statement history. When your estatement is ready, follow the new link, enter your username, then reset your password to view your estatement.

## Holiday Skip-Pay form is on our website

Your Credit Union's annual holiday skip-a-payment offer will be available for the month of November or December. Look for the application and guidelines at [www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org). Be sure to return your application by October 1 to skip November loan payments and November 1 to skip December payments.

## Need additional savings accounts to stash your cash?

If you need additional accounts to save money for vacation, a special occasion, insurance bills, or even fun money, then contact your favorite KCCU staff member. We'll gladly add a savings subaccount under your existing member number, and you can even tell us what "nickname" you'd like for the account description. **PR #35039**

## KCCU members can walk into 4,359 locations to transact business

There are 4,359 Credit Union Shared Branch locations where Kimberly Clark Credit Union members can walk in to make deposits, withdrawals, transfers and loan payments on their KCCU accounts. (Be sure to take your KCCU member/account number and a photo ID.) To find a location near you, visit [www.cuservicecenter.com](http://www.cuservicecenter.com) or call 1-800-919-2872. **PR #47332**

## Choose from 28,000 surcharge-free CO-OP Network ATMs

Visit [www.co-opnetwork.org](http://www.co-opnetwork.org) or call 1-888-748-3266 for locations of surcharge-free ATMs. Or, download the CO-OP database to your GPS.

## Keep your mobile devices secure *Continued from front*

The following tips will help you keep your mobile devices safe from cybercriminals. Remember, prevention is the key to security.

- Make sure you set up a PIN or passcode.
- Install anti-virus and malware software and keep it updated. Use varying and strong passwords.
- Watch out for text messages and emails from crooks offering freebies, ringtones, etc., to get your personal information. Don't respond to any unsolicited communication.
- Use free security services. Many mobile phones have remote phone locating and locking, over-the-air backup and a data-erasing feature.
- Download apps only from trusted, established sources that have positive reviews and feedback.

## 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](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.*

