

# CONNECT

*Serving Kimberly-Clark employees and family members since 1947!*

**Holiday Loan Special!**

*Celebrate Big  
Worry Small*

Make the season easier with a KCCU Holiday Loan. Borrow what you need with rates as low as **8.99% APR\*** for 12 months and cover gifts, travel, or end-of-year expenses without the stress. A simple, fixed monthly payment helps you stay on budget long after the holidays are over.

*Apply today and get a head start on a happier holiday.*

\*APR = Annual Percentage Rate. All loans subject to credit approval. Terms and conditions apply.



## Save More with Premium Protection Bundles

Want a lower car payment and added peace of mind? Our premium bundles can unlock exceptional rates that help reduce your monthly payment. When you add **Debt Protection, GAP, and Warranty** to your auto loan, you may qualify for a **0.50% rate discount** or an extended term that can bring your payment down.

These products protect you and your vehicle from the unexpected, and they can help your budget, too.

*Ask a loan officer about your bundling options today and see how much you could save.*



## Celebrating 40 Years



Congratulations to our CEO, Joel Forbess, who recently celebrated *40 years of service* with KCCU. His leadership, integrity, and member-first mindset have guided our growth and strengthened our commitment to serving the K-C community. Thank you, Joel, for your four decades of dedication and the positive impact you continue to make every day.



## Holiday Scam Alert

During the holidays, scammers ramp up phishing texts and emails that claim there's a package delay or an order you don't recognize. The message usually includes a link or QR code to "reschedule delivery" or "verify payment." Once you click, they try to steal personal information or install malware.

### How to protect yourself:



- Don't click links in unexpected delivery or order messages. Go directly to the retailer or shipper's official app or website.
- Verify tracking numbers by entering them on the carrier's site, not through a text link.
- Watch for red flags like urgent language, misspellings, strange sender addresses, or requests for payment info.
- Never share passwords, verification codes, or account details by text or email.
- Enable two-factor authentication on key accounts.

If you're unsure whether a message is real, contact the retailer or carrier using a number from their official site. And if you clicked a suspicious link, update your device's security software and change your passwords right away.

## Drive-thru Hours Update

Our drive-thru window is now closing at the same time as our lobby at **4:30pm**.



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

**Christmas Eve** - Wednesday, December 24<sup>th</sup>

**Christmas Day** - Thursday, December 25<sup>th</sup>

**New Year's Day** - Thursday, January 1<sup>st</sup>

**Remember you have access to your money around the clock with online & mobile banking and around the country with the Shared Branching Network.**

# KCCU

## KIMBERLY CLARK CREDIT UNION

1520 N. Second Street  
Memphis, TN 38107  
[www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org)  
[kccu@kimberlyclarkcu.org](mailto:kccu@kimberlyclarkcu.org)  
901.521.4646  
1.800.462.7777  
Fax 901.521.4644 or 901.521.4656

### Board of Directors

Keith Bingham, Chairman  
Carla Riley, Vice-Chairman  
Jeremiah Harris, Secretary  
Ira Eastman, Treasurer  
Nikita Boyland  
Warrie Williams  
Dena Word

### Associate Director

Art Frey

### President/CEO

Joel Forbess

### 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.

### CO-OP Network Contact Center

phone number for after-hours  
account information  
1.888.837.6500

**We usually beat or we'll match  
competitors' loan rates!**

### Loan rates\* (APR) start at:

New Autos	4.49%
Used Autos	5.49%
Boats	4.49%
Signature	9.99%
Farm Equipment	6.99%
Mortgage	Call for rates
MasterCard	8.99%

*\*All fees and rates are subject to  
change without notice.*

