

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 24th

Christmas Day - Thursday, December 25th

New Year's Day - Thursday, January 1st

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

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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.

