

# CONNECT

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



## Our Auto Loan Special is Still Rolling

If you missed it in January, there is still time. Lock in rates as low as **3.99% APR\*** and enjoy **no payments for 90 days** with our Auto Loan Special. Whether you are buying or refinancing from somewhere else, this is a great way to lower your monthly cost and keep more cash in your budget.

Don't wait. Offers like this don't last. Take action now and see how much you could save.

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

## Shop Smarter with Auto Corner

Ready for your next ride? Try **Auto Corner** on our website. It is an easy way to search new and used cars from trusted dealers, compare prices, and zero in on the right fit before you visit a lot.

### What you can do in Auto Corner:

- Browse cars by make, model, mileage, price, and location
- See price comparisons to know if a listing is fair
- View vehicle details and history reports when available
- Save favorites and share links with family

When you find a winner, get pre-approved with KCCU for a payment that fits your budget. Ask us about our low-cost GAP and Warranty options for added protection.

*Start your search in Auto Corner today and drive with confidence.*



## Scam Alert: Sweetheart Scams Pick Up Around Valentine's Day

Romance scammers ramp up activity this time of year, often connecting through dating apps, social media, or random messages. They build trust quickly, then ask for money or personal information. The stories vary, but the goal is the same.

### Common red flags

- They rush the relationship or say "I love you" quickly
- They avoid video calls or in-person meetings
- They claim an emergency and ask for money
- They want gift cards, wire transfers, crypto, or payment apps
- They ask you to move the conversation off the app

### How to protect yourself

- Never send money or share bank, card, or verification codes
- Do a reverse image search of profile photos
- Keep conversations on the platform and verify identities
- Talk to a trusted friend before sending funds
- Use strong privacy settings on social media

### If you think you are being targeted

- Stop communicating and do not send money
- Report the profile to the app or site
- Monitor accounts and change passwords
- Contact KCCU right away if you see suspicious transactions
- Report to the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov)



*Stay cautious, protect your information, and reach out to us if you need help.*

## Scholarship Deadline is Approaching

Kimberly Clark Credit Union is proud to offer our annual scholarship program once again! This year, **twenty \$1,000 scholarships** are available to children, grandchildren, and great-grandchildren of active KCCU members.

Selection is based on academic performance, essay quality, leadership, and community service involvement. Applications and full guidelines are available on our website.

**Don't miss out. The deadline to apply is March 15, 2026!**

We encourage all eligible students to apply and take advantage of this fantastic opportunity.



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

**Presidents' Day** - Monday, February 16<sup>th</sup>

**Good Friday** - Friday, April 3<sup>rd</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	3.99%
Used Autos	4.99%
Boats	3.99%
Signature	9.99%
Farm Equipment	6.99%
Mortgage	Call for rates
MasterCard	8.99%

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

