

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Hit the Road at 3.99% APR

Start the new year with a lower car payment. With our Auto Loan Special, enjoy rates as low as 3.99% APR and no payments for 90 days so you can breathe a little easier.

No gimmicks. No surprises. Just a great rate and time to get settled into 2026.

Ready to roll?

*Apply now to lock in a low rate
and enjoy 90 days without a payment!*

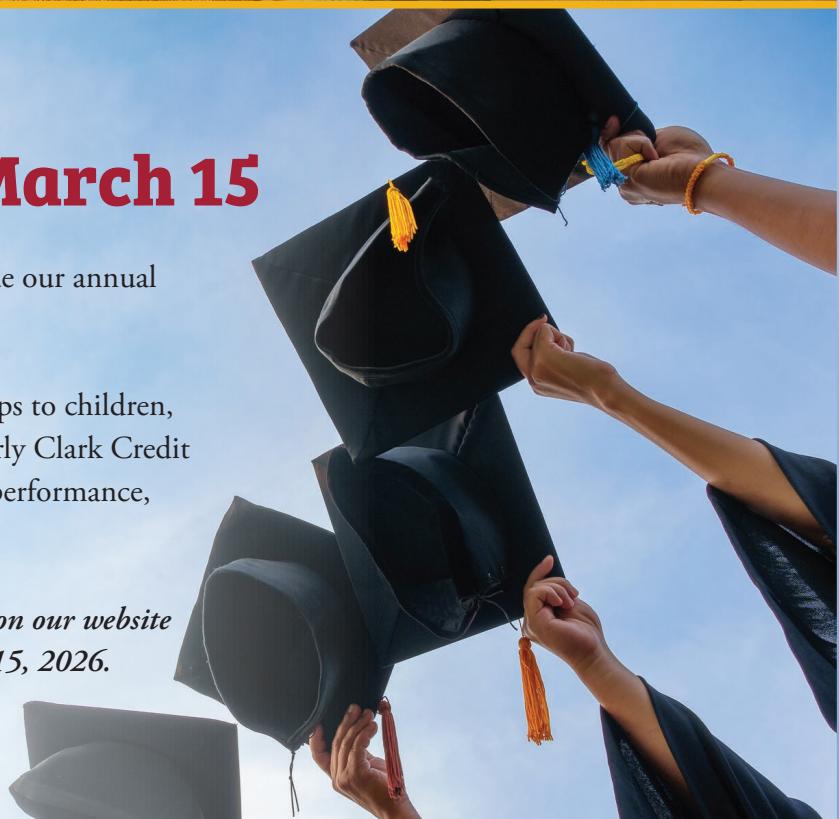


KCCU Scholarship Applications Due March 15

Kimberly Clark Credit Union is proud to continue our annual scholarship program.

This year, we will award twenty \$1,000 scholarships to children, grandchildren, and great grandchildren of Kimberly Clark Credit Union members. Selection is based on academic performance, essay quality, leadership, and community service.

Applications and full guidelines will be available on our website in early January. The deadline to apply is March 15, 2026. We encourage all eligible students to apply.



*Merry Christmas and Happy Holidays
from the KCCU Team!*



Names in order starting on the bottom row left to right: Floor - Erin, Sarah, Charly, Kim & Sally Ann. Sitting - Cynthia, Tonya, Angela, Amanda C, Lesa, Olivia, & Denise. Standing - Misty, Tena, Haley, Debra, Lynette, Joel, Ashely & Stephen. Missing - Monique, Anthony, Amanda W, Barbara and Teresa

KCCU

**KIMBERLY CLARK
CREDIT UNION**

1520 N. Second Street
Memphis, TN 38107
www.kimberlyclarkcu.org
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.*



Q4 Dividends Announced

For the 4th quarter that ended December 30th, the Kimberly Clark Credit Union Board of Directors announced the following dividends for Prime, Custom and Holiday Club share accounts.

- .45% APY** on balances \$25,000 and above
- .40% APY** on balances of \$5,000 to \$24,999.99
- .35% APY** on balances of \$1,000 to \$4,999.99
- .30% APY** on balances up to \$999.99

Higher yields are available on share certificates and IRA share certificates purchased with a minimum of \$1,000.



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

MLK Jr. Day - Monday, January 19th

Presidents' Day - Monday, February 16th

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

