

# 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!*



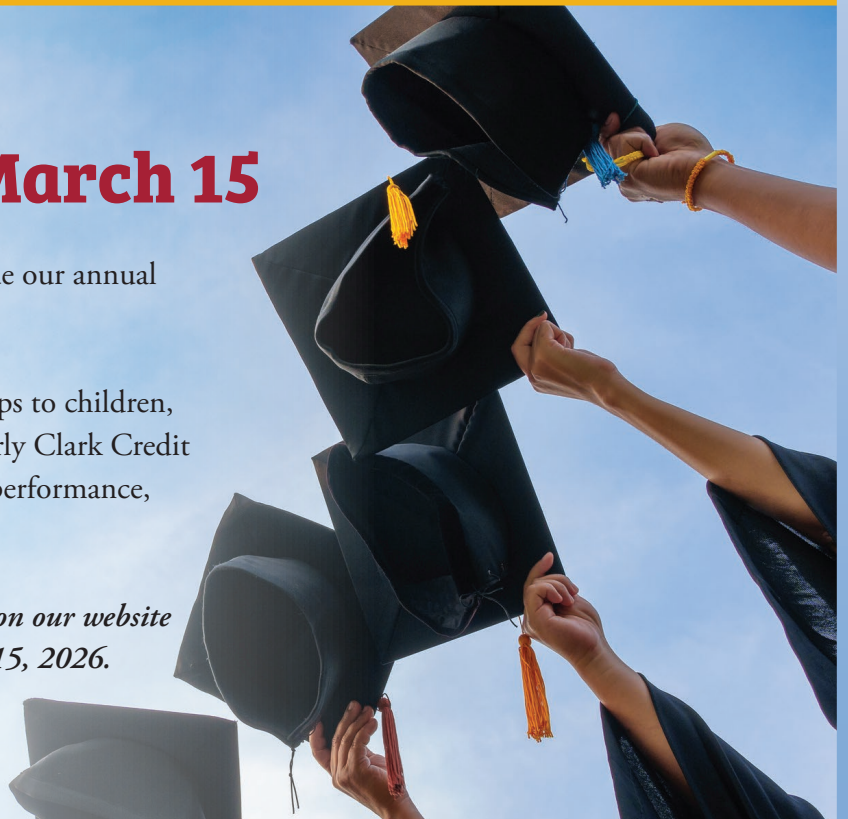
## KCCU Scholarship Applications Due March 15

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*

## Important: Keep Your December KCCU Statement for Taxes

Your December statement from Kimberly Clark Credit Union holds key financial information for your 2025 tax filing. It includes the total dividends earned over the year and details any mortgage loan interest paid. Additionally, if you made withdrawals from your IRA account in 2025, expect to receive your Form 1099-R by January 31st at the latest.



## 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 19<sup>th</sup>

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

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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	<b>4.49%</b>
Used Autos	<b>5.49%</b>
Boats	<b>4.49%</b>
Signature	<b>9.99%</b>
Farm Equipment	<b>6.99%</b>
Mortgage	<b>Call for rates</b>
MasterCard	<b>8.99%</b>

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

