

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Annual Meeting Recap

The 77th Annual meeting for Kimberly Clark Credit Union was held May 4th, 2025. 76 members attended and all attendees received a \$20 cash prize after the meeting. After the member meeting the board of directors held their meeting for appointing the officers for 2025 – 2026. The board members are, Chairman Keith Bingham, Vice Chair Carla Riley, Secretary Jeremiah Harris, Treasurer Nikita Boyland. Other board members are Ira Eastman, Warrie Williams, Dena Word, and Associate Director Art Frey.

President/CEO, Joel Forbess praised the credit union employees for their time and support they have shown for helping KCCU members and promoting the growth of the credit union. Joel also recognized the long-term history and relation with Kimberly-Clark employees and family members that have provided a strong foundation that defines the credit union roots.

“They are the core of who we are and the heart of our vision and mission. KCCU goal is to provide the best all-around experience for each credit union member. We truly appreciate your business and thank you for your trust, loyalty, and support.”



**THANK YOU
FOR ATTENDING!**

Summer Loan Special

Whether you're planning a fun summer vacation, tackling home improvement projects, or making a special purchase, our Summer Loan Special can help! Borrow up to \$5,000 for 36 months at a fixed rate starting at 8.99% APR.

Applying is easy - just use our mobile app, My KCCU, or visit NetBranch at kimberlyclarkcu.org to get started. If you need assistance, our loan staff is here to help. Give us a call at 901-521-4646 or 800-462-7777.



A Smarter Alternative to Payday Loans

When life throws unexpected expenses your way, it can feel like payday loans are your only option. The FLEX Loan from KCCU offers a much smarter, lower-cost alternative.

Unlike payday loans that come with astronomical interest rates, the FLEX Loan gives you access to up to \$800 with an 18% APR and an 8-month term. It's designed to provide you the breathing room you need to handle financial bumps without the stress of high-interest debt.

Here's why the FLEX Loan is a better choice:

- **Lower interest rates:** No need to pay 400% APR like with payday loans.
- **Affordable payments:** 8-month term that gives you time to repay without stretching your budget.
- **Quick access to funds:** Get the money you need to cover an emergency expense or manage finances between paydays.

Don't let high-interest payday loans trap you. With the FLEX Loan, you get a smart, manageable solution to short-term financial needs.

Apply today and take control of your financial future without the worry.

Upcoming Site Visits

We're hitting the road to meet our members!
Here are our upcoming site visits:

Paris, TX Mill – June 9th-12th

Beech Island, SC – June 23rd (One-day visit)

We'd love to visit you and your location, too.
Reach out and we'll get it scheduled. Looking forward to connecting with you soon!



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Juneteenth- Thursday, June 19th

Independence Day - Friday, July 4th

Labor Day - Monday, September 1st

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



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	3.99%
Used Autos	4.99%
Boats	6.99%
Signature	9.99%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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

