

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Holiday Loan Special!

*Celebrate Big
Worry Small*

Rates as low as
for 12 months **8.99% APR**

*APR = Annual Percentage Rate. Longer terms available at higher rates. All loans subject to credit approval and your actual loan rate will be based on your credit history.



Take a Break From Your Loan Payment

Need a little extra breathing room in your budget? With KCCU's Skip-a-Pay offer, you can defer your loan payment for either **November or December** and free up some extra cash for the holidays or other expenses.

HERE'S HOW TO APPLY

- Visit the **"Forms"** section at kimberlyclarkcu.org
- Complete the Skip-a-Pay request form
- Submit it **at least 10 days before your due date** by email, fax, or sign it digitally from your smartphone

Take advantage of this limited-time offer and enjoy the season with less financial stress.



Shop Smart This Holiday Season

The holidays are a time for giving—but also when overspending and scams are most common. Stay ahead with these quick tips:

- **Be cautious with “Buy Now, Pay Later” plans.** Hidden fees and interest can add up fast. Instead, consider a KCCU Holiday Loan - a simple, low-rate way to cover expenses without surprises.
- **Watch for scams.** Avoid clicking links from unknown retailers or deals that seem too good to be true.
- **Stick to your budget.** Set spending limits before you shop to start the new year stress-free.

Celebrate the season with confidence. KCCU is here to help make your holidays merry and financially smart.



Congratulations, KC LaGrange Mill

We were honored to join in celebrating the *40th anniversary of the KC LaGrange Mill!* It was wonderful connecting with so many familiar faces and seeing the pride and history that make this team so special. Here's to many more years of success and community!



Your Holiday Club Funds Are Available

If you've been saving with a Holiday Club Account, your funds are **now ready for withdrawal**—just in time for early holiday shopping and great seasonal deals!

Thank you to all our Holiday Club savers for making your financial goals a priority this year.

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Veterans Day - Tuesday, November 11th

Thanksgiving - Thursday, November 27th & Friday, November 28th

Christmas Eve & Day - Wednesday, December 24th & 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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Board of Directors

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Carla Riley, Vice-Chairman

Jeremiah Harris, Secretary

Ira Eastman, Treasurer

Nikita Boyland

Warrie Williams

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Associate Director

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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.*

