CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Save the date for International Credit Union Day!

Join us in celebrating International Credit Union Day! We're excited to honor everything that makes credit unions special - especially you, our valued members. Drop by our offices for a chance to win exciting prizes and enjoy the delicious treats you've come to love.

Your support and involvement make KCCU what it is today. We can't wait to celebrate with you and show our appreciation for being a part of our credit union family.





See you there!

savvymoney

Unlock Your Financial Power with Savvy Money's Credit Score Tool

Credit Score

Your Credit Score Is

7772
out of 900
Excellent

Credit Factors
35%
Gred Card Oldschool
11 Tool Blanc Accords
3 Years 1 Month Codd Haboy Age

Keeping track of your credit has never been easier with KCCU's Savvy Money Credit Score tool! This valuable service offers you access to your credit score, a detailed credit report, and real-time credit monitoring—all at no cost and without impacting your credit score.

With Savvy Money, you can enjoy:

- Daily access to your credit score
- Real-time credit monitoring alerts
- A credit score simulator
- A personalized credit report
- Exclusive credit offers

Getting started is simple. Just log into mobile or online banking to enroll in this free service. Take control of your financial future today with Savvy Money's Credit Score tool!

Get a head start on holiday shopping with a Holiday Club Account!

Attention savvy savers! If you've been stashing away extra cash with a Holiday Club account, you can access your funds starting October 1st. This is the perfect opportunity to jumpstart your holiday shopping without the worry of maxing out your credit cards.

Don't have a Holiday Club account yet? Setting one up for next year is a breeze! Simply give us a call, and we'll open your account in minutes. To make it even easier, we'll deposit the first \$5 for you and set up an automatic transfer.

Give yourself the gift of a stress-free holiday season in 2025—open a Holiday Club account today!



Celebrating 30 Years of Excellence

Honoring Monique!

We are thrilled to celebrate a remarkable milestone at KCCU—Monique's 30 years of dedicated service! Over the past three decades, Monique has been a vital part of our team, contributing her exceptional skills, unwavering commitment, and positive energy to our success.

Monique's dedication has greatly impacted our credit union, and we are deeply grateful for her years of hard work and loyalty. Please join us in congratulating Monique on this incredible achievement and thanking her for her invaluable contributions to KCCU. Here's to many more years of success and celebration together!



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Thanksgiving & Day After- Thursday, Nov. 28th & Friday, Nov 29th

Labor Day- Monday, Sept. 2nd

Columbus Day- Monday, Oct. 14th

Veterans Day- Monday, Nov. 11th

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



CREDIT UNION

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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 Michael Lumley

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	4.99%
Used Autos	5.99%
Boats	6.99%
Signature	10.49%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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



