

CONNECT

Serving Kimberly-Clark employees and family members since 1947!



Save the Date for Retirees Picnic

We're excited to announce that our annual retirees BBQ is scheduled for Saturday, October 18th. All Kimberly-Clark Memphis Mill retirees are invited to join us for great food, fun, and fellowship as we celebrate the good times and reconnect with old friends.

The exact location is still being finalized, but we'll share that information as soon as it's confirmed. For now, mark your calendars—and get ready for a delicious day of reminiscing.

Stay tuned for more details and RSVP instructions in the coming weeks.

Join Us for International Credit Union Day

We love celebrating what makes credit unions (and our members) so special. Stop by the KCCU lobby on **Thursday, October 16th** for a day full of treats, fun, and prizes.

We'll have the sweet goodies you know and love, plus chances to win throughout the day. It's our way of saying thank you for being part of the KCCU family. We hope you'll join the celebration.



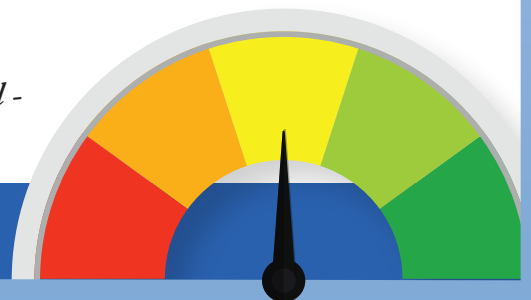
Your Credit Report - Straight From the Source

Did you know that the credit report you see in **SavvyMoney** is the same one KCCU uses when you apply for a loan? No guessing games, no surprises. Unlike tools like Credit Karma or other free credit score apps that often show different versions of your credit report, **SavvyMoney** gives you the real deal.

This means you can track your score, monitor changes, and even get tips to improve - all while seeing exactly what our loan team sees. No second-guessing. No outdated info. Just accurate, up-to-date insight into your credit health.

It's one more way we're helping you stay financially confident and informed - just for being a KCCU member.

Log into online banking and click on SavvyMoney to check your credit report today.





Tonya Celebrates 30 Years

Congratulations to **Tonya Guy** on her **30th Anniversary** at KCCU. Your dedication and hard work are truly appreciated. **Cheers to your 30 years!**

Thank you!



**KIMBERLY CLARK
CREDIT UNION**

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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.*

Holiday Club Funds Available October 1st

The holidays are coming, and so is your savings boost! If you've been contributing to a **KCCU Holiday Club** account, your funds will be available on October 1st, right when you need it most.

This year, *388 KCCU members saved more than \$331,000* combined through Holiday Club accounts. That's money set aside for gifts, travel, and making memories, without turning to credit cards or loans.

Don't have a Holiday Club account yet? It's never too early to start saving for next year. We'll even deposit the first \$5 for you **WITH** an automatic transfer set up. Ask us how to get started today and make next year's holiday season a little more stress-free.



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Columbus Day - Monday, October 13th

Veterans Day - Tuesday, November 11th

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

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

