

www.kimberlyclarkcu.org



# TODAY



*Serving Kimberly-Clark employees since 1947*

## Better rates, more savings and all about YOU

**K**imberly Clark Credit Union members have come to expect great rates and personal service from your credit union, but have you wondered why we do it?

As a not-for-profit, member-owned financial cooperative, we exist to serve the needs of our members—not stockholders. Our “people before profits” mission drives us to make a difference in your life with services designed to enrich your financial well-being, not our bottom line.

It’s this dedicated service that separates credit unions from banks and other financial institutions.

*“You work for Kimberly-Clark Corporation and we work for you. We’re not a bank, we’re a benefit!”*

Your credit union membership means you’ll enjoy better rates on savings and loans, lower fees and best-in-class products to help you through all stages of life.

Through good times and bad, we’ll have your back. It’s not just our job, it’s our purpose. When you need a financial service, we hope you’ll call us, the people who work for you. **PR#16003**

## Annual picnic for K-C Memphis Mill retirees is Saturday, September 17th

Kimberly Clark Credit Union’s 26th annual picnic for the Kimberly-Clark Memphis Mill retirees is scheduled for Saturday, September 17th, from noon until 2:30 p.m., at the Millington Church of Christ building annex, located at 7320 Raleigh-Millington Rd in Millington, TN. **PR#32247**

We invite all K-C retirees to come out and enjoy barbecue, fun and fellowship with friends reminiscing about Kimberly-Clark.

## Personal loan rates start as low as 6.99%APR

This fixed-rate personal loan is a smart option for back-to-school or summer expenses. It’s quick and easy to apply on our mobile app, or on KCCU NetBranch. Or, call our loan staff at 901-521-4646 or 1-800-462-7777.

*Longer terms up to 48 months are available at competitive loan rates. All loans are subject to credit approval. Your actual loan rate will be determined by your credit history.*



12-month term

## No payment until November 2022

on new and used autos, boats and RVs and on loans we refinance from other lenders

*We usually beat or we’ll match competitors’ rates!*



Terms up to 84 months  
Many payment options  
Digital signature option  
Best prices on warranties  
GAP for only \$499

*We offer preapproved financing so call us before you shop so you can negotiate as a cash buyer!*

## Be sure to download our mobile app, My KCCU



Kimberly Clark Credit Union’s mobile app, **My KCCU**, offers all the features you want to manage your accounts. Among the features are remote deposit, a loan application, alert notifications and card controls that let you easily turn your debit and credit card off and on as needed. You can download **My KCCU** in your favorite app store.

# News, Notes and Notices

Find your Kimberly-Clark employee payroll number and win \$20!

There are five Kimberly-Clark employee payroll numbers listed at random in this newsletter. If you see your number, contact the KCCU Marketing Department and you'll win \$20! **PR #29782**

## Reminder about online purchases for free trial promotions

Our Card Services Team receives many calls each month from members having a problem getting out of online "free trial" offers that often involve beauty and health products. Before you click the purchase button, be sure to read the fine print because most sellers use a prechecked box as the online default to lock you in to a long-term automatic renewal for additional products at a much higher cost. If you don't read the fine print and miss their cancellation period, your debit or credit card can be legally billed for continued shipments and monthly charges. Not every free trial is a scam but before you make a purchase, please thoroughly read all of the terms and conditions.

## Holiday closing

Kimberly Clark Credit Union will close Monday, September 5th, to observe the Labor Day holiday. You may access your KCCU accounts anytime via KCCU NetBranch or our mobile app. **PR#32544**

## Another Bauer Financial five-star rating for Kimberly Clark Credit Union

Kimberly Clark Credit Union has received its 128th consecutive five-star superior rating from Bauer Financial, Inc. This award recognizes your credit union as one of the safest and soundest in the nation.

## eStatements mean less paper and faster access to your account

E-Statements are an electronic version of the same monthly or quarterly statements you're used to, and even when you're traveling, you can view your statement with any device that gives you Internet access. It's a totally free, paperless, secure service. To enroll, visit [www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org) and look for the **Online Services** tab. **PR #78486**

## Debt protection is available to protect your KCCU loans

Kimberly Clark Credit Union offers a voluntary debt protection program to help you guard against unforeseen financial misfortune. Depending on the package you select, it can cancel your eligible loan balance or monthly payment in the event of disability, loss of life or involuntary unemployment. No health questions are required to enroll. Please contact our loan staff for additional details and rates.

## Zelle is now available on our platform of digital services

Zelle is an easy and free way to send money to family and friends. It's available in our mobile app and NetBranch so you won't need to download anything new.

## Kimberly-Clark family members are welcome at KCCU!

As a Kimberly-Clark employee or retiree, once you join Kimberly Clark Credit Union, most of your family members are also eligible to join. You'll find an online membership application and a printable application at [www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org). We welcome the following family members.

Spouse & children  
Parents & grandparents  
Sisters & brothers  
Grandchildren  
Great-grandchildren



Mother/father-in-law  
Daughter/son-in-law  
Brother/sister-in-law  
Aunts & uncles  
Nieces & nephews

## Kimberly Clark Credit Union

1520 N. Second Street  
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[www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org)  
[kccu@kimberlyclarkcu.org](mailto: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 Directors

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	2.49%
Boats	4.49%
Farm Equip	7.49%
Signature	6.99%
Mortgage Call for rates	
MasterCard	8.99%

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

