

www.kimberlyclarkcu.org



TODAY



Serving Kimberly-Clark employees since 1947

Kimberly Clark Credit Union will pay a special dividend to mark our 75th anniversary

Kimberly Clark Credit Union was founded in 1947 by and for the benefit of Kimberly-Clark Corporation employees and their families.

To mark our 75th anniversary, we will pay a dividend of 0.75% for the 4th quarter of 2022. Each active member in good standing as of December 31st will receive the dividend on balances in their prime savings account, custom savings account and IRA accumulation share account. **PR #32798**

We're grateful that our members have chosen to do business with us and we recognize that you are the reason we have come this far. Many of our members have had their

**YOU OWN
Kimberly Clark
Credit Union.
We're not a bank,
we're a benefit!**

membership passed down from their grandparents and parents to them and we deeply appreciate your loyalty.

We exist to meet your needs. When you need to save or borrow, or need any other financial service, we hope you'll continue to choose us, the people who work for you!

KCCU Mobile Wallet is coming soon

Apple Pay, Google Pay and Samsung Pay will soon be available for Kimberly Clark Credit Union debit cards and credit cards. They are all included in our Mobile Wallet that is coming in January.

Once you add your debit or credit card to your compatible device, you can use any of these three services in stores without swiping your card. Just pay with a single touch of your finger using your phone's Touch ID.

Apple Pay, Google Pay and Samsung Pay are secure payment options that can make shopping more convenient, and there's no fee to use them. Look for more info in our January newsletter.

Skip-a-payment this holiday season

Kimberly Clark Credit Union's holiday skip-a-payment offer is still available for your December KCCU loan payments. You'll find the skip-pay form and guidelines at www.kimberlyclarkcu.org.



KCCU scholarship deadline is March 15th



Each year the Kimberly Clark Credit Union scholarship program awards a \$1,000 college scholarship to twenty students selected from the children and grandchildren of Kimberly-Clark Corporation employees and retirees.

The applicants will be judged on academic excellence, an essay, leadership and community service.

The scholarship application and guidelines will be available on our website in early January and the application deadline is March 15, 2023.

Wrap up your shopping with a holiday loan



Rate starts as low as

6.99%APR

Our holiday loan is a smart option to pay for holiday expenses. Apply on our mobile app or on KCCU NetBranch. Or, call our loan staff at 901-521-4646 or 1-800-462-7777. All loans are subject to credit approval.

News, Notes and Notices

Season's Greetings!

The directors, management and staff of Kimberly Clark Credit Union send you and your family our best wishes and warmest thoughts for a safe and enjoyable holiday season!



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

In this issue of **TODAY**, there are five Kimberly-Clark employee payroll numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$20! **PR #94060**

Holiday closings

Kimberly Clark Credit Union will close Monday, December 26th, to observe the Christmas holiday. We will also close on Monday, January 2nd for New Year's Day, and on Monday, January 16th to observe the holiday for Dr. Martin Luther King, Jr. **PR #02289**

Safeguard your KCCU debit and credit cards with the MYKCCU app

Our mobile app, **MYKCCU**, offers many card management features that include alerts and notifications, turning your card on and off, reporting it lost or stolen and ordering a replacement card. So be sure to activate card management so you can monitor your accounts for any unauthorized transactions. **PR #10363**

KCCU holiday skip-a-payment offer includes MasterCard

Kimberly Clark Credit Union's annual holiday skip-a-payment offer includes your KCCU MasterCard payment and it is still available for the month of December. Look for the application and complete guidelines at www.kimberlyclarkcu.org. **PR #43203**

Have a request? Now you can text us!

Kimberly Clark Credit Union is pleased to introduce a secure two-way texting service, Eltropy, that lets you chat with us whenever or wherever with your smartphone or mobile device. Once you opt-in for texting, you can text us with your requests and a credit union staff member will text you back during credit union business hours. If a request involves an issue that requires traditional phone support, we'll be glad to call you. **To opt-in for two-way texting, visit our homepage at www.kimberlyclarkcu.org.**



Make no loan payment until March 2023

We usually beat or we'll match competitors' rates. Whether you're looking to buy a new or used vehicle, or to refinance your auto loan from another lender, we can save you money.



100% financing
Flexible payment options
Digital signing convenience
Best prices on warranties
GAP for only \$499
Loan preapproval

Apply on KCCU NetBranch at www.kimberlyclarkcu.org or on our mobile app, MYKCCU. Or, call our loan staff at 901-521-4646 or 1-800-462-7777.

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 Directors

Michael Lumley

President/CEO

Joel Forbess

Lobby/Telephone Services

Monday and Tuesday

8:30 a.m. to 4:30 p.m.

Wednesday: 9:30 a.m. to 4:30 p.m.

Thursday and Friday

8:30 a.m. to 5 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%

Boats 5.99%

Signature 9.99%

Holiday Loan 6.99%

MasterCard 8.99%

Mortgage Call for rates

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

