

www.kimberlyclarkcu.org



TODAY



Serving Kimberly-Clark employees since 1947

Reminders for using Zelle to safely send money

While Zelle is a fast, easy and free way to send and receive money, we want to remind you that it should only be used with friends, family and others that you fully trust. Don't use Zelle to pay someone you don't know or to pay a business.

Why? Zelle moves money directly into the recipient's account within minutes. Once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled with Zelle. If you send money to the wrong person, to someone you don't know, or you don't get what you expected, you may not get your money back.

When using Zelle, make sure you have the correct U.S. mobile

phone number or email address for the person who will receive the money.

Beware of online scams with sellers that offer deep discounts and insist you pay with Zelle. [PR #65307](#)

If you don't know a person or aren't sure you'll get what you are ordering, using a credit card may be a better option because most cards include built-in-buyer protections.

Neither Kimberly Clark Credit Union nor Zelle offers a protection program for authorized payments made with Zelle. So play it safe and only send money to those you personally know and trust.



KCCU scholarship deadline is March 31st



Kimberly Clark Credit Union is currently accepting applications for our 2023 scholarship program. We plan to award \$1,000 college scholarships to twenty high school seniors selected from the children and grandchildren of Kimberly Clark Credit Union members.

The scholarship application is available on our homepage in the Forms/Applications tab at www.kimberlyclarkcu.org. The deadline to submit applications is March 31, 2023.

Have a request? Now you can text us!

Kimberly Clark Credit Union is now offering a secure two-way texting service. 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, enroll at www.kimberlyclarkcu.org.



We'd love to attend your K-C employee health fair or benefits event



When you're scheduling your next health fair or employee benefits event, be sure to include Kimberly Clark Credit Union. Since 1947, we've served the employees of Kimberly-Clark Corporation and we're known for our great benefits and helpful service from our friendly and dedicated staff.

We've traveled to many Kimberly-Clark Corporation facilities and we welcome any invitation to visit your site to talk about the benefits of belonging to Kimberly Clark Credit Union. To arrange a visit, please call the credit union and ask to speak with our Benefits Manager.

No payment until May 2023

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
Best prices on warranties/GAP

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

News, Notes and Notices

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

There are five Kimberly-Clark employee payroll ID numbers listed at random in this newsletter. If you see your number, contact the KCCU Marketing Department and you'll win \$20! PR #615149

KCCU MasterCard with Cash Back Rewards is coming soon

Our MasterCard Cash Back Rewards program is coming in April and is the latest way we're rewarding members for selecting us as their financial partner. It's another step in helping members keep more money in their wallets. Watch for details coming soon.

Watch your inbox and check us out on social media for news from KCCU

In addition to our monthly online newsletter, we use email to stay in touch with members and get information to you quickly. We'll tell you about special promotions and what's happening at the credit union, and offer financial tips. Watch for us in your inbox. PR #14372

Holiday closing

Kimberly Clark Credit Union will close Monday, February 20th, to observe the President's Day holiday. You may access your KCCU accounts anytime via NetBranch, our mobile app or the CO-OP Network Call Center.

KCCU Mobile Wallet is almost here

Apple Pay, Google Pay and Samsung Pay will soon be available for Kimberly Clark Credit Union debit and credit cards. They are secure payment options to make shopping more convenient and there's no fee to use them. Check our website for more updates on Mobile Wallet. PR #32127

Open a new Holiday Club subaccount and we'll give you a \$5 bonus deposit

Take the worry out of holiday gifting, travel and entertainment by setting aside savings throughout the year. It's not too late to open a 2023 Holiday Club at your credit union. If you authorize an automatic payroll deposit or transfer to the account in any amount, you'll receive a \$5 bonus deposit to get you started. This subaccount earns interest and you can easily keep track of how much you've saved toward your holiday budget. To open your Holiday Club, just call our staff. PR #12575

eStatements mean less paper and faster access to your account

E-statements look the same as the monthly or quarterly statement 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 and look for the Online Services tab.

Check out our Platinum MasterCard features

You'll save money and **earn a 2% credit** when you transfer balances from other higher-interest credit cards to a KCCU MasterCard.

Everyday rate as low as

8.99%APR



- No balance transfer fee
- No fee for over-the-limit
- No fee for cash advances
- 25-day grace on purchases
- \$15,000 maximum limit
- **No mega-bank to hassle with!**

All loans are subject to credit approval.

Kimberly Clark 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

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	4.49%
Boats	6.49%
Signature	9.99%
Farm Equip	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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

