

# CONNECT

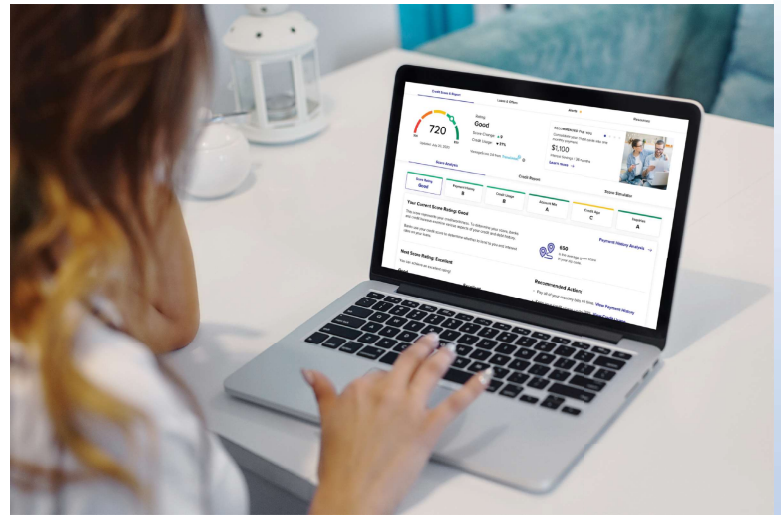
*Serving Kimberly-Clark employees and family members since 1947!*

## Stay Smart About Your Credit with KCCU's New Free Tool

Have you heard about our newest free tool, **"Credit Score & More?"** It's a comprehensive resource designed to keep you on top of your credit, effortlessly.

### Why You'll Love "Credit Score & More"

- **Daily Credit Score Access:** Check your credit score any day, anytime, without any impact on your score.
- **Real-Time Monitoring Alerts:** Stay informed with instant alerts on any changes in your credit status.
- **Credit Score Simulator:** Experiment with different financial scenarios and see how they could affect your credit score.
- **Personalized Credit Report:** Understand your financial standing better with detailed credit reports.
- **Exclusive Offers:** Enjoy special credit offers tailored just for you.
- And there's more!



### Access Anytime, Anywhere – For Free!

One of the best parts? This service is available at no cost to you. Whether you're on the go or at home, you can access this tool anytime through our mobile or online banking. It's designed to give you a clearer picture of your financial health and help you make informed decisions.

### Getting Started is Easy

Simply log into your mobile or online banking and enroll in 'Credit Score & More' to begin taking advantage of this valuable resource.

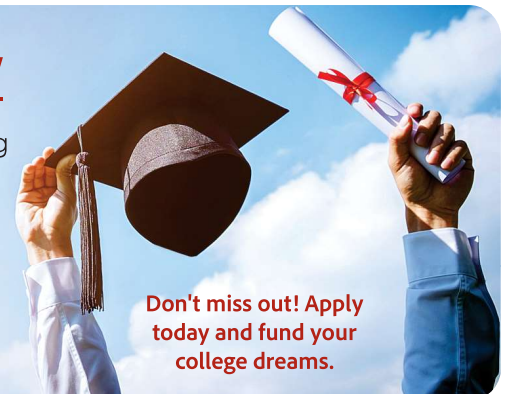
*Stay informed, stay secure, and take control of your financial health with 'Credit Score & More'. We're here to support your journey every step of the way!*

## KCCU 2024 Scholarship Program: Apply Now

Calling all high school seniors! Kimberly Clark Credit Union is offering **20 scholarships worth \$1,000** each to help with college costs.

**Eligibility:** Be a child, grandchild, or great-grandchild of a current KCCU member with an active account for at least one year.

**Apply by:** March 15, 2024 **Get the application:** [kimberlyclarkcu.org](http://kimberlyclarkcu.org)



**Don't miss out! Apply today and fund your college dreams.**

# Certificate Special

New money at **5.50% APY\*** for 9 months and existing money at **5.25% APY\*** for 12 months.

# 5.50% APY\*



\*APY = Annual Percentage Yield

## ANNOUNCEMENTS

### Dividends Announced for Q4 of 2023

For the 4<sup>th</sup> quarter that ended December 31<sup>st</sup>, the KCCU Board of Directors have announced the following dividends for Prime, Custom and Holiday Club share accounts.

- .75% APY** on balances \$25,000 and above
- .65% APY** on balances of \$5,000 to \$24,999.99
- .55% APY** on balances of \$1,000 to \$4,999.99
- .45% APY** on balances up to \$999.99



IRA Accumulation .50%, no dividends for Escrow or Share Draft.

Higher yields are available on share certificates and IRA share certificates purchased with a minimum of \$1,000.

### Important: Keep Your December KCCU Statement for Taxes

Your December statement from Kimberly Clark Credit Union holds key financial information for your 2023 tax filing. It includes the total dividends earned over the year and details any mortgage loan interest paid. Additionally, if you made withdrawals from your IRA account in 2023, expect to receive your Form 1099-R by January 31st at the latest.

## UPCOMING HOLIDAYS (WE WILL BE CLOSED)

- MLK Day** - Monday, January 15<sup>th</sup>
- Presidents' Day** - Monday, February 19<sup>th</sup>
- Good Friday** - Friday, March 29<sup>th</sup>

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

# KCCU

## 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 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!**

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



Kimberly Clark Credit Union  
1520 N. Second Street  
Memphis, TN 38107