

# CONNECT

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

## Protecting Your Accounts: Fraud Prevention Tips From KCCU

At KCCU, safeguarding your security is paramount. Here's what you need to know about our contact policies and tips to prevent fraud:

### Contact Policies:

KCCU will never request sensitive information like passwords or account numbers via phone, email, or text. If we contact you, we may ask identity verification questions, but we'll never ask for complete account or card numbers.

### Fraud Prevention Tips:

**Stay Alert:** Be wary of unsolicited requests for personal or financial information.

**Don't Send Money:** Ignore requests to send money to KCCU via text, call, or email.

**Watch for Phishing:** Be cautious of emails or texts containing links asking for account updates.

**Keep Info Secure:** Use strong passwords and avoid sharing sensitive details online.



**By following these guidelines, you can help keep your accounts secure from potential scams and fraud. If you ever have concerns, don't hesitate to contact us directly. Your security is our priority at KCCU.**

## Take a Vacation From Your Payment

Need to free up some cash quickly? Check out our **Skip-A-Pay option** for your loan at KCCU. Head to [kimberlyclarkcu.org](http://kimberlyclarkcu.org) for the form and all the details including eligibility and restrictions.



## KCCU's New Flex Loan

A Smarter Alternative to Payday Loans

Life happens - usually at the worst possible time. That's why we created our new Flex Loan.

Unlike payday loans, where a two-week loan can have an almost 400% APR, our Flex Loan provides you with the breathing room you need to manage your finances effectively. Ready to experience the flexibility and affordability of our new Flex Loan?

**Contact us today to learn more and start your application.**

**\$800** 8 months | 18% APR



## Annual Meeting Recap



We had a fantastic turnout at **KCCU's Annual Meeting** held on Sunday, May 5th, with over 70 members in attendance. Joel Forbess, our President & CEO, addressed the gathering, highlighting the credit union's achievements in 2023 and commending the dedication of our employees, with over half celebrating 15 years or more of service to KCCU.

We're proud to announce the re-election of Keith Bingham, Jeremiah Harris, and Nikita Boyland to the Board of Directors. Thank you to everyone who joined us for this important event in shaping the future of Kimberly Clark Credit Union!

### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

**Juneteenth** - Wednesday, June 19<sup>th</sup>

**Independence Day** - Thursday, July 4<sup>th</sup>

**Labor Day** - Monday, September 2<sup>nd</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](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 Director

Art Frey

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	4.99%
Used Autos	5.99%
Boats	6.99%
Signature	10.49%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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

