

# CONNECT

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

## A Look Back at This Year's Annual Meeting

KCCU members gathered in May 2026 for our 78th Annual Meeting, with 78 members joining us. After the membership wrapped up its business, the Board of Directors met to set the slate of officers who will guide the credit union through 2026 – 2027.

Two familiar faces were returned to the board by member vote: Warrie Williams and Carla Riley. Rounding out the board are Chairman Keith Bingham, Vice Chair Carla Riley, Secretary Jeremiah Harris, and Treasurer Ira Eastman, along with directors Nikita Boyland, Warrie Williams, and Dena Word, plus Associate Director Art Frey.

In his remarks, President/CEO Joel Forbess thanked the KCCU team for the dedication they bring to serving members and growing the credit union day in and day out. He also pointed to the decades-long bond with Kimberly-Clark employees and their families — a connection that continues to anchor everything KCCU stands for.

As Joel put it, the people we serve aren't just our membership — they're the reason the credit union exists, and the inspiration behind its mission. He emphasized that KCCU's purpose is to deliver the best possible experience to every member, and closed by expressing genuine gratitude for the trust and loyalty members place in the credit union year after year.



**THANK YOU  
FOR ATTENDING!**

*To everyone who joined us — thank you for being there!*

## Loan Payments Are Now a Few Taps Away

Staying current on your KCCU loan is simpler than ever. Thanks to **Repay**, you can pay a loan payment straight from an account at another financial institution — all from within the My KCCU mobile app. No checks, no trips, no hassle, no fees.

Just open the app and look for the option to pay your KCCU loan from another institution. It's live today. Have questions about setting it up? Our team is glad to walk you through it.



# Make the Most of Summer with a Special Rate

Big plans this summer? Whether it's a getaway, a project around the house, or that purchase you've been putting off, our Summer Loan Special is here to help you get there. Borrow up to \$5,000 over 36 months with a fixed rate as low as 8.99% APR.

*Getting started takes just a few minutes — apply through the My KCCU app or log in to NetBranch at [kimberlyclarkcu.org](http://kimberlyclarkcu.org). Prefer a hand? Our loan team is a phone call away at 901-521-4646 or 800-462-7777.*



## Out and About: Visiting Our Members

Meeting members where they work is one of the best parts of what we do. We recently made the trip to the Mobile, Alabama mill and had a wonderful time catching up with members face to face.

Want us to stop by your site next? Just say the word and we'll find a time. We can't wait to see you.

*Pictured: At KCCU since 1977, Susan H. & Kim Wilson*



## A Better Way Forward Than a Payday Loan

Surprise expenses rarely wait for a convenient moment, and in a pinch, a payday loan can feel like the only door open. The good news is, you have a better option. KCCU's FLEX Loan gives you a far less costly path forward.

With the FLEX Loan you can access up to \$800 at an 18% APR over eight months — nothing like the sky-high rates payday lenders attach. That's real breathing room to handle a rough patch without trapping yourself in debt you can't shake.

### Why members reach for the FLEX Loan:

- **An honest rate** — a far cry from the 400% APR a payday loan can carry.
- **A repayment pace that fits real life** — eight months, not a single overwhelming due date.
- **Funds when timing matters** — for an unexpected bill or the stretch between paydays.

**Don't let a short-term need turn into a long-term burden. Apply for the FLEX Loan today and keep your finances steady.**

## UPCOMING HOLIDAYS (WE WILL BE CLOSED)

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

**Independence Day** - Saturday, July 4<sup>th</sup> - Office closed July 3<sup>rd</sup>

**Labor Day** - Monday, September 7<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](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

### 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	3.99%
Used Autos	4.99%
Boats	3.99%
Signature	9.99%
Farm Equipment	6.99%
Mortgage	Call for rates
MasterCard	8.99%

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

