

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Protect What Matters Most

Getting our affairs in order is something we know is important, but many of us put it off. At Kimberly Clark Credit Union, we'd like to help you get prepared for the later chapters in life. We're happy to offer members a digital planning solution, designed to be affordable and made available through TruStage™ with One Digital Trust (ODT), a leading provider of online estate planning solutions.



Some of the ways this member benefit could help:

- Helps guide you through creating important estate planning documents like your last will & testament, power of attorney or a living will, even setting up things like a trust, guardianship for minor children, and directives for your pets
- Automatically catalogs your assets, debts, and important documents in a secure and customized digital vault that can be accessed and updated at any time as long as your subscription is active
- Provides a dynamic view into your overall financial standing, including the ability to record and track any inheritance allocated to your loved ones

Create your estate plan and help ensure your legacy is protected for \$199 for the first year, with the option to renew at \$36/yr thereafter.

At a fraction of the cost for typical attorney fees, help protect your loved ones from the headache and heartache of settling an unplanned estate, while helping build a legacy to support future generations.

[Learn more on our website today](#)

Annual Meeting Save the Date

Sunday, May 3rd, 2026 - Millington Church of Christ Auditorium



Next Step Loan – The Follow-Up To Flex

If you successfully paid off a FLEX Loan, the **Next Step Loan** is designed for what comes next. It's a larger-dollar option for members who've shown consistent repayment and want a structured way to keep moving forward.

The Next Step Loan offers *up to \$2,020* (includes the \$20 application fee while still giving you access to the full \$2,000), with an *18-month term at a fixed 16% rate*. Automatic transfers are required to keep payments simple and on track.

To qualify, you must have paid a FLEX Loan in full and as agreed, be current on existing Credit Union loans, show consistent deposit activity, and not be in bankruptcy. You can't have a FLEX Loan and a Next Step Loan at the same time, and only one Next Step Loan can be open at a time. Skip-a-Pay is not available. Debt protection (life and disability) is required if you're eligible.

If you've completed FLEX successfully and want to take the next step, contact KCCU or visit our website to learn more and apply.

Kick Start Auto Loan



If you need a dependable vehicle but your credit is limited or you're working to rebuild it, our new **Kick Start Loan** may be a good fit. It's an auto loan designed for eligible members who are starting from scratch or getting back on their feet, with clear guidelines and built-in protections to help you stay on track.

Kick Start loans are available with flexible terms based on the age of the vehicle. A down payment and automatic payments are required, along with full coverage insurance and GAP protection.

Ready to see if you qualify? Visit our website or contact the credit union to learn more and start an application.

Subject to credit approval. Terms and conditions apply.

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Good Friday - Friday, April 3rd

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

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.*

