www.kimberlyclarkcu.org



Serving Kimberly-Clark employees since 1947

We'd love to attend your K-C employee benefit fair!

hen your Kimberly-Clark facility schedules its next health fair or employee benefits event, please remind them to invite Kimberly Clark Credit Union.

We're proud of our 75-year history with Kimberly-Clark Corporation and being one of the most valuable benefits for Kimberly-Clark employees.

We've traveled to many K-C facilities and we welcome any invitation to visit and talk about the benefits of being a member of Kimberly Clark Credit Union.

You work for Kimberly-Clark Corporation and we work for you. We're not a bank, we're a benefit!

To arrange a visit, please call the credit union at 1-800-462-7777 and ask to speak with our Benefits Manager. **PR** #16597

Spring loan low fixed-rate starts at only **7.99**%APR

If you need extra cash for vacation, spring projects or almost any reason, a KCCU personal loan is a smart option. The biweekly payment on \$5,000.00 at 7.99% APR for 36 months would be only \$73.00. It's easy to apply on our mobile app, or KCCU NetBranch. Or, just call our loan staff at 901-521-4646 or 800-462-7777.



Skip-A-Payment offer is available for May or June

Would you like to skip your May or June KCCU loan payments and keep the cash for summer expenses, or to catch up on other bills? Then take advantage of our Skip-A-Payment offer. Look for the Skip-A-Pay Form and guidelines at www.kimberlyclarkcu.org. A \$20 fee will apply for each loan you skip.



No payment for 90 days

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!



100% financing
Terms to 84 months
Flexible payment options
Quick turnaround
Digital signature option
Best prices on warranties
GAP for only \$499

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

All loans are subject to credit approval. Your actual rate will be determined by your credit history.

Financial Report

KIMBERLY CLARK
CREDIT UNION

As of March 31, 2022

Assets 130,840,437 Loans 77,947,386

Deposits 100,295,589

Capital 22.40%

News, Notes and Notices

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

There are five Kimberly-Clark employee payroll numbers listed at random in this newsletter. If you see your number, contact the KCCU Marketing Department and you'll win \$20! **PR** #73119

Enroll in KCCU eStatements by May 31st to be entered to win \$100!

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 Online Services.

Holiday Closing

Kimberly Clark Credit Union will close Monday, May 30th, to observe the Memorial Day holiday. You may access your KCCU accounts anytime with our mobile app, KCCU NetBranch or the CO-OP Network Call Center.

CO-OP Network Call Center offers after-hours support for KCCU members

Kimberly Clark Credit Union is a participant in the CO-OP Network Shared Branch/ATM Network. In addition to giving you access to 30,000 fee-free ATMs and 3,000 Shared Branch locations, this means that our credit union members who need live, personalized help, before or after our credit union's regular business hours, may call the CO-OP Network Call Center and speak with representatives who are available to assist you with your Kimberly Clark Credit Union accounts 24 hours a day, 363 days a year. This includes balance inquiries, transaction history, transfers, loan information and more. The phone number for the Call Center is 1-888-837-6500. PR #13435

Alert us if you plan to use your debit or credit card out of your usual area

If you plan to travel out of your usual area or abroad, please notify our Card Services staff who will notate your card account to prevent your transactions from being interrupted or blocked due to suspicious activity. This also applies if you plan to make an online purchase from another country. **PR** #77448

Need additional savings accounts to stash cash or save for the holidays?

If you'd like additional accounts to save for vacation, insurance bills, a special occasion or just fun money, then contact your favorite member of our credit union staff. We'll gladly add as many secondary savings accounts as you like under your existing member-account number and you can even tell us what "nickname" you want for the account description. And, if you open a new Holiday Club account and authorize automatic deposits in any amount, we'll give you a \$5 bonus deposit! **PR** #16257

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 Platinum MasterCard.

Other benefits include:

- No balance transfer fee
- No fee for over-the-limit
- No fee for cash advances
- 25-day grace on purchases
- Minimum payment is \$25 or 3%
- \$10,000 maximum limit
- No mega-bank to hassle with!



Everyday rate as low as 8.99% APR

Apply at kimberlyclarkcu.org or just give us a call at 901-521-4646 or 1-800-462-7777

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
Milton Ward
Nikita Boyland
Warrie Williams

Associate Directors

Dena Word 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 1.99%
Boats 4.49%
Farm Equip 7.49%
Signature 7.99%
Mortgage Call for rates
MasterCard 8.99%

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



