

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Take a Vacation From Your Loan Payment

We all deserve a little break, and that includes from your loan payments. With Skip a Pay, you can defer your upcoming loan payment and get the financial breathing room you need to focus on what matters most.

Whether it's planning a vacation, catching up on other expenses, or just enjoying a bit more flexibility in your budget, Skip a Pay gives you the freedom to take a break without the stress.

To get started, simply visit the Forms section on our website, fill out the request, and submit it at least 10 days before your payment is due. It's an easy way to make your life a little easier this spring.



Celebrating One Year of the FLEX Loan

We're excited to celebrate the **one-year anniversary of the FLEX Loan** at KCCU. Since launching this alternative to payday loans, we've helped many members access the funds they need, when they need them, while avoiding the steep fees and sky-high interest rates associated with traditional payday loans.

What's the FLEX Loan?

The FLEX Loan provides **up to \$800** at a competitive **18% APR**, with a manageable term of **8 months***. It's an affordable, straightforward option for members facing short-term financial needs. Whether you're covering an emergency expense or need a little extra cash between paydays, the FLEX Loan offers a flexible, low-cost solution.

Why Choose the FLEX Loan?

Unlike payday loans, which can come with APRs reaching up to 400%, the FLEX Loan gives you breathing room with much lower rates and terms designed to fit your budget. Over the past year, many of our members have used the FLEX Loan to bridge the gap during unexpected situations without falling into debt traps.

If you haven't yet taken advantage of the FLEX Loan, now is the perfect time! Whether you're facing a financial bump or want a more affordable borrowing option, the FLEX Loan is here to help.

How It Helps:

Quick access to funds:

Get the cash you need, when you need it, without the stress.

Lower interest rates:

Avoid sky-high interest rates and fees from payday lenders.

Flexible repayment:

Pay off your loan over 8 months with terms you can manage.

Apply today and join the many members who've used the FLEX Loan as a smarter way to borrow and manage their finances.

**Credit approval required for all loans. Terms and conditions apply. Contact us for full details.*



Securely Verify Your Identity with IDCheck

Now at Shared Branch Locations

If you bank at a Shared Branch location, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification. This additional layer of authentication will be used for cash withdrawals using out of state IDs.

If you have any questions, please contact us.



Employee Celebrates 40 Years!

We're happy to celebrate Barbara Wade, who recently marked an incredible 40 years of service with KCCU. Over the years, Barbara has been a constant source of support and dedication to our members, always going above and beyond to ensure their needs are met. Her wealth of knowledge, exceptional member service, and commitment to the KCCU mission have made a lasting impact on our credit union and the community we serve.

Barbara's contributions have helped shape KCCU into the trusted institution it is today, and we're incredibly lucky to have her as part of the team. Here's to many more years of success, Barbara. We couldn't have done it without you.



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Memorial Day - Monday, May 26th

Juneteenth - Thursday, June 19th

Independence Day - Friday, July 4th

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



KIMBERLY CLARK
CREDIT UNION

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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	6.99%
Signature	9.99%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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

