

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Spring Loan Special: Be the One in the Postcard

It's the time of year to start planning road trips, vacations and weekend getaways. Think you can't afford it? We have a *Spring Loan* special that will change your mind.

You don't have to use this loan for vacations. You can use for anything you want. Needs some upgrades to your backyard or home? How about money to pay for summer camps? Or maybe you need to replace your aging a/c. It's good for all of this and more.

Apply now on our website.



- Borrow up to \$5,000
- Pay back in 36 months or less
- Rates as low as 8.99% APR

Skip Your Payment, Not Your Fun

Do you ever feel like your loan payment gets in the way of your spring and summer fun? We are giving you permission to skip that payment and use the money for something else.

With **Skip a Pay**, you can defer your upcoming loan payment and get the financial breathing room you need to pay for something that matters more to you.

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 skip your payment without late fees or damage to your credit.

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.



Drive Now, Pay Later

Need a vehicle now but aren't ready to take on that monthly payment?

We have great news! You can defer your auto loan payment for 90 days when you finance a new or used vehicle with us, or refinance your auto loan from another lender.

That means taking that road trip now or replacing your old clunker for something that works now, without paying until later. It also keeps your budget open if you're wanting to take a vacation in your new vehicle.

Go ahead. Start shopping with Auto Corner on our website. Apply for your KCCU auto loan online, then drive away without no loan payments for 90 days.

Perfect Credit Not Required For These Loans

Life happens and sometimes it affects your finances. One of the great things about banking with KCCU is we understand this and we have ways to help you get a loan anyway.

Our **Kick Start Loan** is 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.

Our **Next Step Loan** is for members who have successfully paid off a *FLEX Loan*. It's a larger-dollar option for members who have 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 rate of *16% APR*. Automatic transfers are required to keep payments simple and on track.

Learn more about both of these loan options on our website.

Subject to credit approval. Terms and conditions apply.

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Memorial Day - Monday, May 25th

Juneteenth - Friday, June 19th

Independence Day - Friday, July 3rd

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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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.*

