

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

How to Spot and Avoid Phishing Attempts

Recently, some members have reported receiving emails and text messages appearing to be from Kimberly Clark Credit Union. These messages often warn of an alleged issue with their account, urging immediate action. The communication might include a link, designed to steal sensitive information, or could lead to a request for personal or account details.

Ways to Protect Yourself

Follow these steps to ensure your safety against these "phishing" scams:

- 1. Be Suspicious:** Always question unsolicited requests for your personal or financial information.
- 2. Verify:** If you're unsure whether a message is from KCCU, contact us directly using our official phone number (800-462-7777), not the contact details they provide.
- 3. Look for Signs:** Pay attention to poor grammar, spelling mistakes, or unusual phrasing often associated with phishing attempts.
- 4. Don't Click:** Avoid clicking on links or downloading attachments from unfamiliar sources. These could lead to malicious websites or install malware on your device.
- 5. Update Regularly:** Ensure your device's antivirus software and operating system are always up to date to offer the best defense against phishing and malware.

We're Here for You

At KCCU, the security of your information and accounts is our top priority. If you've received a suspicious email or text message claiming to be from us, please contact us immediately. We're dedicated to investigating and addressing these issues to ensure the continued safety and security of all our members.



Stay Vigilant

Please remember, KCCU will never ask for sensitive information such as your password, PIN, or Social Security Number via email or text. We use secure methods to communicate sensitive information with our members.

Holiday Loan Special

Cover your holiday expenses with a 12-month
Holiday Loan - rates as low as

7.99% APR*

*APR = Annual Percentage Rate. Apply on our mobile app or KCCU NetBranch, or call our loan staff at 901-521-4646 or 1-800-462-7777. Longer terms are available at higher rates. All loans are subject to credit approval and your actual loan rate will be based on your credit history.



KCCU ON THE ROAD

Thanks to the teams at the Loudon, TN and Mobile, AL mills for having us out. We had so much fun meeting people and sharing about the benefit of KCCU membership. We're looking forward to visiting again soon.



Skip-A-Pay is Here!

Get some wiggle room with our special skip-a-pay offer, allowing you to defer your credit union loan payment for either November or December.

To take advantage of this offer:

1. Head to the 'Forms' section on our website at kimberlyclarkcu.org.
2. Fill out the skip-a-pay request.
3. Submit your completed form (at least 10 days before your due date) via email, fax, or conveniently sign digitally from your smartphone.



ANNOUNCEMENTS

Opt-in for Texting

If you don't want to miss out on future specials, scan this QR code with your mobile phone. You can opt-in to receive our Marketing & Specials texts.



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

Because KCCU is a participant in the CO-OP Shared Branch/ATM Network, you may call the call center and speak with a representative 24 hours a day. The Call Center phone number is 1-888-837-6500.

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Veterans Day - Friday, Nov 10th

Thanksgiving & Day After - Thursday, Nov 23rd & Friday, Nov 24th

Christmas Day - Monday, Dec 25th

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

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

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	4.49%
Boats	6.49%
Signature	9.99%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

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

