KIMBERLY CLARK CREDIT UNION

NOVEMBER 2026

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Extra Breathing Room for the Holidays

The holidays are right around the corner, and KCCU is here to help you enjoy them. Our Holiday Loan is on the way, designed to give you a little extra room for gifts, travel, and celebrations.

Here's a first look:

- **Rates as low as 8.99% APR***
- **Terms up to 12 months**
- **Offer available November 1st through December 30th**

Apply online, by phone, or in branch once the offer opens.

**APR = Annual Percentage Rate. Rate and terms based on creditworthiness. Subject to approval. Restrictions apply. Contact KCCU for full details. https://www.kimberlyclarkcu.org/loans/*

Shop Smart

Holiday shopping is in full swing, and your KCCU card is easier to protect than ever.

Two free features in online banking and the KCCU mobile app put you in control:

- **Card Management:** Turn your card on or off, set spending controls, and manage your card settings anytime, right from your phone.
- **Card Alerts:** Get instant notifications when your card is used so you can spot unfamiliar activity right away.

Lost your card or see something that doesn't look right? Turn your card off instantly and contact KCCU. A few minutes of setup now can give you real peace of mind all season long.

Log in to online banking or the mobile app to set up your Card Management and Card Alerts today! *https://www.kimberlyclarkcu.org/online-services/netbranch-details/*

Your Holiday Club Funds Are Available

Good news for our Holiday Club savers! Your Holiday Club funds are available now, ready to help with gifts, travel, decorations, and everything else on your holiday list.

Haven't started saving yet? Open a Holiday Club Account today and set up automatic transfers so you're ready to go next year.

https://www.kimberlyclarkcu.org/member-services/savings-accounts/

Skip-A-Payment this Holiday Season

The holidays bring extra expenses. With KCCU's upcoming Skip-A-Pay offer, you can skip an eligible loan payment and keep a little more cash on hand for the things that matter most.

A few things to know:

- **Skip an eligible loan payment for a small fee of $20 per loan**
- **Request must be submitted 10 days before the loan payment due date**
- **Apply online, by phone, or in branch**

Speak to a KCCU team member to see if your loan qualifies!

**Skip-A-Pay is subject to approval and applicable fees. Some loans are not eligible. Interest continues to accrue during the skipped month. Contact KCCU for full details.*
https://www.kimberlyclarkcu.org/wp-content/uploads/Skip-A-Pay.pdf

Financial Wellness: Make the Most of Open Enrollment

It's open enrollment season for many employers, which makes this the perfect time to take a fresh look at your benefits. KCCU's free Financial Wellness site breaks it down in the article "Understanding Employee Benefits."

Here are a few takeaways:

- **Benefits are part of your pay. Health coverage, retirement contributions, and paid time off can add thousands of dollars in value each year.**
- **Don't leave your 401(k) match behind. If your employer matches your contributions, not contributing enough to earn the full match means passing up free money.**
- **Consider a flexible spending account. Setting aside pre-tax dollars for eligible expenses can reduce your tax bill.**
- **Look for overlooked perks, like employee assistance programs and tuition reimbursement.**
- **Treat open enrollment like an annual financial check-up. Review your plan costs, retirement contributions, and insurance coverage before you make your elections.**

Read the full article and explore free tools like the Budget Builder and your personalized Financial Health Score on the KCCU Financial Wellness site.

Read the article: Understanding Employee Benefits
**This article provides general information and is for educational purposes only. Benefits and eligibility vary by employer. Please refer to your official plan documents for details.*

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Veterans Day - Wednesday, November 11th
Thanksgiving - Thursday, November 26th and Friday, November 27th
Christmas - Thursday, December 24th and Friday, December 25th
New Year's Day - Friday, January 1st

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

KCCU
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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.*

NCUA
EQUAL HOUSING LENDER