

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

INTERNATIONAL CREDIT UNION DAY

Celebrate With Us!

We love taking the day to celebrate all things about credit unions - and that includes YOU. Stop by our offices for your chance at several prizes throughout the day. Of course, we'll have the delicious treats you've come to know and love, too. You make KCCU what we are. We hope you'll visit and celebrate with us.

Mark your calendar
now for International
Credit Union Day

THURSDAY
OCTOBER 19TH

Holiday Club Funds are Available

If you've been saving up in a **Holiday Club Account**, your funds are now available. Have fun while snagging those early bird deals. If you don't have a **Holiday Club Account** yet, save yourself from stress next year and open one today. Just give us a call and we'll have one open for you in a few minutes. **We'll even deposit the first \$5 for you WITH an automatic transfer set up.**



Treat Yourself!

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.

Holiday Loan Special

Rates as low as
7.99%^{*} APR
for 12 Months



KCCU
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

*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.

ANNOUNCEMENTS

Member Notification of Annual Audit

Kimberly Clark Credit Union's 2023 annual audit is being conducted by the accounting firm of Reynolds, Bone & Griesbeck. All KCCU members will receive an audit verification notice with their September account statement.

Dividends Announced for Q3 of 2023

For the 3rd quarter that ended September 30th, the KCCU Board of Directors have announced the following dividends for Prime, Custom and Holiday Club share accounts.

- .50% APY on balances \$25,000 and above
- .45% APY on balances of \$5,000 to \$24,999.99
- .40% APY on balances of \$1,000 to \$4,999.99
- .35% APY on balances up to \$999.99
- IRA Accumulation .50%, no dividends for Escrow or Share Draft.

Higher yields are available on share certificates and IRA share certificates purchased with a minimum of \$1,000.



Retiree BBQ Announced

KCCU's 27th annual BBQ for the Kimberly-Clark Memphis Mill retirees is scheduled for Thursday, October 26th, from 11:00 a.m. until 2:00 p.m., at Baker Community Center (7942 Church Street Millington, TN).

We invite all K-C retirees to come out and enjoy good food, fun and fellowship with friends while reminiscing about Kimberly-Clark. Please RSVP by giving us a call (901-521-4646) by October 19th.



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Columbus Day - Monday, Oct 9th

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.

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.

