OCTOBER 2024

Serving Kimberly-Clark employees and family members since 1947!

# Rates are Falling This Season!





### **Auto Loan Special**

Rev up your savings with our Auto Loan Special! Whether you're purchasing a new vehicle or refinancing an existing loan from another institution or lender, enjoy rates starting **as low as 4.99% and terms available up to 72 months**. Now is the perfect time to get behind the wheel of your dream car while taking advantage of these lower rates. Contact us today to learn more!

### **Home Loan Special**

Unlock your dream home with our Home Loan Special! **Enjoy 1% off mortgage loans**, bringing rates down to **as low as 4.99%.** Whether you're buying your first home or refinancing your current mortgage, now is the perfect time to take advantage of these lower rates. Experience flexible terms and personalized service tailored to your needs. Don't miss this opportunity—contact us today to learn more and start your journey to homeownership!

Terms & conditions apply. Not all loans will qualify. Contact us for full details.

## Holiday Club Funds Are Now Available

If you've been saving with a Holiday Club Account, your funds are now ready for you to use. Enjoy the early bird deals and get a jump on your holiday shopping!

Don't have a Holiday Club Account yet? Avoid the stress next year by opening one today. Just give us a call, and we'll set up your account quickly. Plus, we'll deposit the first \$5 for you and set up an automatic transfer to make saving even easier.



## Member Notification of Annual Audit

Kimberly Clark Credit Union's 2024 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.

## Share the Benefits of KCCU Membership

Don't leave your family on the outside looking in. Make sure they know about the benefits of KCCU membership and refer them today. Let's grow together.



## **Retiree BBQ Announced**

KCCU's 28th annual BBQ for the Kimberly-Clark Memphis Mill retirees is scheduled for **Saturday**, **October 26th, from 11 a.m. until 2 p.m., at the VFW Post 7175 (4681 Cuba-Millington Rd 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 18th.

## **Q3 Dividends Announced**

For the 3<sup>rd</sup> quarter that ended September 30<sup>th</sup>, the Kimberly Clark Credit Union Board of Directors 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

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



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Columbus Day - Monday, Oct 14<sup>th</sup> Thanksgiving - Thursday, Nov 28<sup>th</sup> & Friday, Nov 29<sup>th</sup> Christmas - Tuesday, Dec 24<sup>th</sup> & Wednesday, Dec 25<sup>th</sup> New Year's Day - Wednesday, Jan 1<sup>st</sup>

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



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 Art Frey 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	4.99%
Used Autos	5.99%
Boats	<b>6.99</b> %
Signature	1 <b>0.49</b> %
Farm Equipment	<b>8.49</b> %
Mortgage	Call for rates
MasterCard	<b>8.99</b> %

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

