

CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Maumelle Member Takes Home a Cash Prize!

Congratulations to Kelley, one of our cash prize winners from our August visit to the Kimberly-Clark Maumelle facility!

Kelley has been a KCCU member since 1997, and we were thrilled to celebrate this win with her. **Thank you, Kelley, for your longtime membership, and congratulations!**



Cooperative Finance: A Steady Signal in a Noisy World

World Council
of Credit Unions



International
Credit Union Day
15 October 2026

Celebrate International Credit Union Day With Us!

Join us at KCCU as we celebrate International Credit Union Day on **Thursday, October 15!**

Stop by the branch for light refreshments, good food and fellowship as we celebrate our members. We also invite Kimberly-Clark retirees to join us, reconnect with friends and reminisce.

Thursday, October 15, 2026 | 10:30 a.m. – 3:30 p.m.
1520 N. Second Street | Memphis, TN 38107

Your Holiday Club Funds Are Here!

If you've been saving all year with a *KCCU Holiday Club Account*, it's time to put those savings to use! When you're ready, speak with a team member to request your available Holiday Club funds.

Ready to get a head start on next year's holidays? Open a Holiday Club Account and make saving throughout the year easier. Plus, KCCU will deposit the first \$5 when you set up an automatic transfer.

Talk to our team to open your account and start planning for next year's holidays!



Make Budgeting Simpler With the 50/30/20 Rule

Budgeting looks different for everyone, and that's okay. The **50/30/20** rule offers a simple way to organize your after-tax income into three categories and gives you a starting point you can adjust to fit your income, expenses and financial goals.

50% Needs - Rent, groceries, insurance

30% Wants - Dining out, subscriptions, shopping

20% Savings & Debt Payoff - Emergency savings, credit card debt, retirement

Want to see how the **50/30/20** rule could fit your budget? [Click here](#)

Q3 Dividends Are Here

KCCU's Q3 dividend rates are now available! Here's a look at the dividend rates based on your share balance:

.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

.50% APY on IRA Accumulation

No dividends are paid on Escrow or Share Draft accounts.

Visit our [Rates page](#) for current rate information.



Celebrating 41 Years at KCCU!

After an incredible 41 years of service, Barbara Wade is retiring from KCCU!

Throughout her career, Barbara has helped countless members with loans, IRAs and other financial needs while bringing knowledge, dedication and care to KCCU.

We wish Barbara a well-deserved retirement filled with time with her three grandchildren, trips to the beach and plenty of new adventures.

Happy retirement, Barbara, and thank you for 41 wonderful years!

UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Columbus Day - Monday, October 12th

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.



KIMBERLY CLARK
CREDIT UNION

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Memphis, TN 38107

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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

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	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.*

