

www.kimberlyclarkcu.org



TODAY



Serving Kimberly-Clark employees since 1947

Happy 2023 from Kimberly Clark Credit Union!

KCCU scholarship program is now open



Kimberly Clark Credit Union is currently accepting applications for our 2023 scholarship program. We plan to award \$1,000 college scholarships to twenty high school seniors selected from the children and grandchildren of Kimberly-Clark employees and retirees. [PR #50173](#)

The scholarship application is available on our homepage in the Forms/Applications tab at www.kimberlyclarkcu.org. The deadline to submit applications is March 31, 2023.

Kimberly Clark Credit Union staff members pictured in the front row are Denise, Lesa, Terry, Tonya, Teresa and Angela. Standing are Kim, Misty, Erin, Barbara, Sarah, Sally Ann, Tammy, Joel, Debra, Charly, Stephen, Tena, Sally and Haley. Staff members not pictured include Monique, Amanda, Anthony, Cynthia and Glenda.

KCCU members received a special 4th quarter dividend to mark our 75th anniversary

To mark our 75th year serving the employees of Kimberly-Clark Corporation, your credit union paid a special dividend of 0.75%^{APY} for the 4th quarter of 2022.

Each active member in good standing as of December 31, 2022 received the dividend on balances in a prime savings account, custom savings account and IRA accumulation share account.

We're grateful that you have chosen to do business with us and we recognize that you are the reason we have come this far. Many of you have had your membership passed down from your grandparents and parents and we deeply appreciate your loyalty and trust. [PR #13455](#)

We exist to meet your needs. When you need to save or borrow, or need any other financial service, we hope you'll continue to choose us, the people who work for you.

Financial Report	
KIMBERLY CLARK CREDIT UNION	
As of November 30, 2022	
Assets	131,840,375
Loans	86,254,708
Deposits	100,130,153
Members	10,630
Capital	22.84%

KCCU Mobile Wallet is coming soon

Apple Pay, Google Pay and Samsung Pay will soon be available for Kimberly Clark Credit Union debit cards and credit cards. They are all included in our Mobile Wallet coming next month.

Once you add your debit or credit card to your compatible device, you can use any of these three services in stores without swiping your card. Just pay with a single touch of your finger using your phone's Touch ID.

Apply Pay, Google Pay and Samsung Pay are secure payment options that make shopping more convenient, and there's no fee to use them. Check our website for more updates on Mobile Wallet.

News, Notes and Notices

Find your Kimberly-Clark employee payroll ID number and win \$20!

There are five Kimberly-Clark employee payroll ID numbers listed at random in this newsletter. If you see your number, contact the KCCU Marketing Department and you'll win \$20!

Save your KCCU December account statement for income tax purposes

Your December credit union statement lists the total dividends you earned for 2022 as well as any mortgage loan interest you paid. If you withdrew from your IRA account in 2022, form 1099-R will be mailed to you no later than January 31st. [PR #09977](#)

We'd love to participate in your Kimberly-Clark employee benefit events

Our staff members have visited many Kimberly-Clark Corporation facilities and we welcome any invitation to visit your site to talk about the benefits available at Kimberly Clark Credit Union. To schedule a visit, please call the credit union at 1-800-462-7777 and speak with our Benefits Manager.

Kimberly-Clark employee-family members are welcome too!

As a K-C employee or retiree, once you join Kimberly Clark Credit Union, many of your other family members are also eligible for benefits. A minimum deposit of \$5 and a \$1 membership fee are all it takes. You'll find an online and printable membership application on our website.

Another Bauer Financial five-star rating for Kimberly Clark Credit Union

Kimberly Clark Credit Union has received its 130th consecutive five-star rating from Bauer Financial, Inc. This award recognizes your credit union as one of the safest and soundest in the nation. [PR #11222](#)

IRA Withholding Notice/Form 2317

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. [PR #24688](#)

Holiday closing

Your credit union will close Monday, Jan. 16, for Dr. Martin Luther King, Jr. Day.

Make no loan payment until April 2023

We usually beat or we'll match competitors' rates. Whether you're looking to buy a new or used vehicle, or to refinance your auto loan from another lender, we can save you money.



100% financing
Flexible payment options
Digital signing convenience
Best prices on warranties
GAP for only \$499
Loan preapproval

Apply on KCCU NetBranch at www.kimberlyclarkcu.org or on our mobile app, MYKCCU. Or, call our loan staff at 901-521-4646 or 1-800-462-7777.

Kimberly Clark Credit Union

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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	3.99%
Boats	5.99%
Signature	9.99%
Farm Equip	8.49%
Mortgage Call for rates	
MasterCard	8.99%

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

