

www.kimberlyclarkcu.org



TODAY



Serving Kimberly-Clark employees since 1947

Take advantage of our special Holiday Loan

Need cash for holiday expenses or to put a little something extra under the tree this year? Then consider a low fixed-rate, holiday loan from Kimberly Clark Credit Union. **PR#81599**

It's a smart option for adding flexibility to your budget without using higher-rate credit and store cards. Borrow from \$500 to \$5,000 for 12 months as low as 6.99% APR. Higher amounts and longer terms are available at competitive rates.

It's easy to apply online or on our mobile app, or call our loan staff at 901-521-4646 or 800-462-7777.



**RATE AS LOW AS
6.99% APR**



Skip-A-Pay lets you free up cash for the holidays

Our Skip-A-Payment program gives you the option to defer your November or December qualifying KCCU loan payments.

To participate in this offer, visit www.kimberlyclarkcu.org and look for the skip-a-pay form and guidelines in the Forms Section. There is a processing fee of \$20 per loan that may be added to your loan balance or paid up front.

Be sure to return your completed form at least 10 days before the due date of the payments you want to skip. **PR#25014**

Have a request? Now you can text us!

Since text messaging is now a preferred method of communicating for many, Kimberly Clark Credit Union is excited to introduce **Eltrophy**, a secure two-way texting service that lets you chat with us whenever or wherever with your smartphone or mobile device.

Once you opt-in for texting, you can text us with your requests and a credit union staff member will text you back during credit union business hours. If a request involves an issue that requires traditional phone support, we'll be glad to call you. **To opt-in for two-way texting, visit our homepage at www.kimberlyclarkcu.org.**



Security reminder about phishing scams

Kimberly Clark Credit Union will never solicit you for personal information via email, text or call. This includes your social security number, account numbers, full card information, usernames, PIN numbers, passwords, etc.

If fraud is suspected on your account, our fraud center may contact you by text, email or phone call to ask you to verify purchases with a yes or no response, but we will never ask for your personal information.

Remember, fraudsters have the ability to spoof phone numbers, so a call or text that may appear to be from KCCU may be from a scammer.

Staying vigilant will help you avoid scams. Should you fall victim to a scam, act quickly. Alert your credit union, place fraud alerts on your credit files and monitor your account and statements closely.

**SCAM
ALERT!**

No payment until February 2023

on new and used autos, boats and RVs and on loans we refinance from other lenders
We usually beat or we'll match competitors' rates!



Terms up to 84 months
Many payment options
Digital signature option
Best prices on warranties/GAP
We offer preapproved financing so call us before you shop so you can negotiate as a cash buyer!

News, Notes and Notices

*We appreciate our members and we're thankful for your business.
We wish everyone a safe and blessed Thanksgiving!*

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

In this issue of **TODAY**, there are five Kimberly-Clark employee payroll ID numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$20! **PR#11369**



Please note the new hours for our drive-thru window

Effective Monday, October 31st, our office **drive-thru window** will close on Mondays, Tuesdays and Wednesdays at 4:30 p.m. It will remain open until 5 p.m. on Thursdays and Fridays. Also, note that our lobby and drive-thru open at 8:30 each morning except on Wednesdays when we have staff meetings and open at 9:30 a.m. **PR#27728**

Alert us if your holiday travel plans will take you out of your usual area

We hope you've already noticed the convenient card management feature in NetBranch and the MyKCCU mobile app that you can use to control and protect your KCCU debit and credit cards. If not, and you plan to travel out of your usual area or abroad, please notify our Card Services team who will notate your card account to prevent your transactions from being interrupted or blocked due to suspicious activity. This also applies if you plan to make an online purchase from another country. **PR#01572**

KCCU Holiday Skip-A-Payment offer includes MasterCard

Kimberly Clark Credit Union's annual holiday skip-a-payment offer includes your MasterCard payment and is available for the month of November or December. Look for the skip-a-payment request and complete guidelines in the **Forms Section** on our homepage at www.kimberlyclarkcu.org.

CO-OP Network Call Center offers after-hours support for KCCU members

Because Kimberly Clark Credit Union is a participant in the CO-OP Shared Branch/ATM Network, KCCU members who need live, personalized help, before or after our credit union's regular business hours may call the CO-OP Network Call Center and speak with representatives who are available to assist you with your Kimberly Clark Credit Union account 24 hours a day, 363 days a year. This includes balance inquiries, transaction history, transfers, loan information and more. The Call Center phone number is **1-888-837-6500**.

4th quarter holiday closings

Kimberly Clark Credit Union will close Friday, November 11th, for **Veterans Day**. We will close Thursday and Friday, November 24th and 25th for **Thanksgiving**, and Monday, December 26th, for the **Christmas holiday**.

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

Board of Directors

Keith Bingham, Chairman
Carla Riley, Vice-Chairman
Jeremiah Harris, Secretary
Ira Eastman, Treasurer
Nikita Boyland
Warrie Williams
Dena Word

Associate Directors

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 3.49%

Boats 5.49%

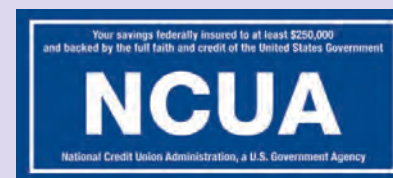
Signature 9.99%

Holiday Loan 6.99%

MasterCard 8.99%

Mortgage Call for rates

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



Check out our Platinum MasterCard features

You'll save money and earn a **2% credit** when you transfer balances from other higher interest credit cards to a KCCU Platinum MasterCard.

Other benefits include:

- No balance transfer fee
- No fee for over-the-limit
- No fee for cash advances
- 25-day grace on purchases
- \$10,000 maximum limit
- **No mega-bank to hassle with!**

Everyday rate as low as

8.99% APR



Apply at kimberlyclarkcu.org
or just give us a call at
901-521-4646 or 1-800-462-7777.