

www.kimberlyclarkcu.org



TODAY



Serving Kimberly-Clark employees since 1947

Please join us as we celebrate International Credit Union Day on Thursday, October 20th

October is the time we celebrate International Credit Union Day, so it's a good time to remind you that credit unions are different because we put people ahead of profit. **PR#00997**

Since being chartered in 1947, we've grown into a financial cooperative with \$132 million in assets. Our size may have changed, but not our mission. We exist to provide financial services that help K-C employees reach their goals and dreams.

Whether it's helping you save for your child's future, negotiate a better price on a car, improve your credit score, loan you money for an unexpected bill, or survive a pandemic, you can count on us to look out for your best interests.



Happy International Credit Union Day!

Please drop by the credit union office on Thursday, Oct. 20th, from 10 a.m. until 4 p.m., to help us celebrate with food, fun and cash prizes!

When you need a financial service, be sure to call on the financial institution you own—Kimberly Clark Credit Union.

Happy retirement to Debbie Pugh

After 38 years with Kimberly Clark Credit Union, Debbie retired at the end of July. Debbie served in many roles over the years,



most recently as VP of Member Services, and treasures the fond memories and lasting friendships she made at the credit union. Now, she is enjoying traveling and spending time with family—especially her grandsons. Join us in wishing Debbie a healthy and happy retirement!



Holiday Loan Special!

Rate as low as **6.99%APR** for 12 months

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.*

Skip-a-pay frees up cash for the holidays

Our holiday skip-a-payment offer is now available for your **November** or **December** credit union loan payments.

Just complete a skip-a-pay request you'll find in the Forms section on our home page at www.kimberlyclarkcu.org. Then email or fax your completed form to us, or sign a digital form on your smart phone. **PR#16349**

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

News, Notes and Notices

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

There are five Kimberly-Clark employee payroll numbers listed at random in this newsletter. If you see your number, contact the KCCU Marketing Department and you'll win \$20! **PR #32919**

Your KCCU Holiday Club account is now open until the end of the year

Your KCCU Holiday Club funds are now available for withdrawal without a penalty through December 31st. You can use your [Mobile App](#) or [KCCU NetBranch](#) to transfer the funds to another account or request a withdrawal by check. If you need assistance, just give us a call. **PR #16658**

4th quarter holiday closings

Kimberly Clark Credit Union will close **Monday, October 10th**, to observe the **Columbus Day** holiday, and **Friday, November 11th**, for **Veterans Day**. We will also be closed **Thursday and Friday, November 24th and 25th** for **Thanksgiving**, and **Monday, December 26th**, for the **Christmas Holiday**.

Member notification of credit union's annual audit

Kimberly Clark Credit Union's 2022 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.

Kimberly Clark Credit Union Annual Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at www.kimberlyclarkcu.org. We will also mail you a copy upon request if you call us at 901-521-4646 or 1-800-462-7777. **PR #31001**

Dividends announced for the 3rd quarter of 2022

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

0.40% ^{APY}	on balances \$25,000 and above
0.35% ^{APY}	on balances of \$5,000 to \$24,999.99
0.25% ^{APY}	on balances of \$1,000 to \$4,999.99
0.20% ^{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.

Did you move or change your email address or phone number?

It's important to keep your contact information up to date in case we need to reach you regarding your account. It's especially important if your account becomes compromised and our Fraud Department needs to contact you.

We'll beat or match competitors' loan rates



Rates are still low, so it's a good time to purchase a vehicle, or to refinance an auto loan with another lender to us to save you money with a lower payment. For purchases, contact us before you shop so you can negotiate as a cash buyer. We have financing to fit your needs and your budget!

Kimberly Clark Credit Union

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www.kimberlyclarkcu.org
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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	2.49%
Boats	4.49%
Farm Equip	7.49%
Signature	6.99%
Mortgage Call for rates	
MasterCard	8.99%

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

