

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



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TODAY

Serving Kimberly-Clark employees since 1947

Lawmakers praise credit unions for member service

Kimberly Clark Credit Union officials were among thousands of credit union leaders who gathered in Washington to meet with lawmakers during the CUNA Governmental Affairs Conference.

Addressing the credit union leaders, Congressman Brad Sherman told the group that he was “proud to be at the largest assembly of financial officials where no one has taken any bailout money.” [PR # 13694](#)

Legislators were reminded that credit unions did not cause the financial crisis, and should not be included in a reform to bail out huge, for-profit financial companies. In turn, lawmakers praised credit unions for being the model of what is right in the financial sector, and for continuing to meet the credit needs of their members. [PR #35824](#)



Tennessee Representative Steve Cohen (second from right) greeted Kimberly Clark Credit Union officials. From left are Director Ira Eastman, President Janice Welch and Director Thomas Hattix.

YOU own the Credit Union— that’s why you get a better deal!

Credit unions are known for their great rates. It’s part of what makes us different from banks.

We’re member-owned and not-for-profit so instead of paying a fat bonus to our CEO and earnings to bigwig stockholders, we return earnings to ALL members in the form of lower loan rates, higher deposit rates and lower fees. Simply stated—we work for **YOU!** That’s the credit union difference and that’s why you’ll find the best deal at KCCU! [PR #27373](#)

**AMERICA'S
CREDIT UNIONS**



*“Where people
are worth more
than money”*

A KCCU member testimonial

The following note was written to one of our credit union loan staff. Although we regularly receive testimonials from members, this heartfelt note “made our day.”

*“I want to thank you for all you have done for us. I cannot tell you how much we appreciate it. If you had not been looking after our best interests, we would still be struggling along. My husband has not worked steady since the economy turned bad. I never imagined that this refinance was even possible for us. Without your help and you looking at the big picture, it would not have happened. You have truly been a blessing.
Thank you again.”*

Nancy (KCCU member since 1975)

Struggling to pay your loans?

In today's economic times, you're not alone. At KCCU, we're working with other credit union members to provide loan payment relief and we'll work with you, too.

Our credit counselors will look at lowering your loan payments, extending terms, and all other options to help you. Please call us.

Welcome K-C family members

As a Kimberly-Clark employee or retiree, you and most of your family are eligible for benefits at Kimberly Clark Credit Union.

A minimum deposit of \$5 and a \$1 fee are all that's required. You'll find a membership application at www.kimberlyclarkcu.org. Or, just call or e-mail us with your request. **PR #63008**



Kimberly Clark Credit Union Financial Report

February 28, 2010

Assets	92,853,669
Loans	51,926,125
Deposits	73,603,209
Members	10,408
Capital	19.59%

There's no credit crunch at KCCU

While other lenders have pulled back on lending, Kimberly Clark Credit Union has plenty of money to lend and we welcome your loan requests!

Because we're member-owned and our mission is to look out for your best interest, when you want to buy an auto, computer, lawnmower (or anything else), or you need funds to consolidate bills (or whatever), you can expect to find the best loan terms at your Credit Union.

Our loan rates are among the best, but if another lender is offering a special rate, just let us know and we'll try to match it. **PR #56638**

Along with our low loan rates, you'll get a payment option to fit your budget, a fast turnaround, and of course, friendly and courteous service from our helpful staff.



You **won't** have to worry about hidden charges, loan application fees or a loan staff out to maximize profit at your expense.

Kimberly Clark Credit Union exists to help Kimberly-Clark employees and their families reach their financial goals. When you need a loan, it just makes sense to call us—the people who work for YOU.

Sick of your BIG BANK credit card? Switch to KCCU and get a 3% rebate!



Rate starts at:

9.99% APR

\$10,000 maximum

- No fee for cash advance, over-limit or transfers
- No rate-jacking
- Late fee is \$18, not \$39
- 25 day retail grace period
- No mega-bank to deal with!

**Maximum rebate per member is \$300 per calendar year*

Delay your payment for up to 90 days on purchases and refinances

Kimberly Clark Credit Union will save you money on auto and boat financing. And, if you have an existing loan you'd like to refinance **from another lender** for a lower payment, it's not too late. Whether you're purchasing or refinancing, you can delay your first payment for up to 90 days. Apply on KCCU NetBranch at www.kimberlyclarkcu.org or call one of our loan specialists at 901-521-4646 or 1-800-462-7777. **PR #84431**



KCCU **FREE** 24/7 services fit anyone's schedule

KCCU NetBranch

Our online account manager, **NetBranch**, lets you transfer funds, review account activity, apply for a loan and more.

KCCU bill payment

It's quick and easy to pay one-time or recurring bills online from your KCCU checking account.

KCCU phone teller—KIM

If you'd prefer to manage your KCCU accounts by phone, our 24/7 automated phone teller, **KIM**, can handle all of your account transactions.



KCCU e-statements

Your secure e-statement will reduce clutter and risk of ID theft. It will arrive the 2nd business day of each month.

PR #56688

Checking is another **FREE** service at Kimberly Clark Credit Union!



- No minimum balance
- No monthly fee
- Free ATM/debit card
- Free NetBranch account manager
- Free 24/7 phone teller—KIM
- Free e-statement service
- Free bill payment service
- 30,000 fee-free Co-op ATMs
- Courtesy Pay option
- Overdraft protection—no fee for transfers from prime savings or line-of-credit

Ready for a new laptop?

If you're missing out on all of the free and convenient e-services at Kimberly Clark Credit Union—we have a loan for you.



Our computer loan rate starts at a low **9.99%^{APR}** with terms to 24 months. You can even apply for loan pre-approval before you shop. There's no application fee and it's quick and easy to apply.

Call 901-521-4646 or 1-800-462-7777, or apply online at www.kimberlyclarkcu.org.

All loans subject to credit approval

As a KCCU member, you can walk into any of 4,000 Credit Union Service Center locations to transact business on your Kimberly Clark Credit Union accounts. To find a location near you, call 1-800-919-2872 or visit www.cuservicecenter.com. PR #54976

NEWS & NOTICES

Welcome team members at Kimberly-Clark's new facilities!

Kimberly-Clark Corporation has expanded their health care business and strength in the safety products market with their recent acquisitions of I-Flow Corporation and Jackson Safety Products. We extend a special welcome to all new K-C team members at these facilities, and we hope you will take advantage of all the benefits available to you at Kimberly Clark Credit Union. **PR #70575**

On-site visits take credit union benefits to K-C team members

Our Kimberly Clark Credit Union staff members have visited many Kimberly-Clark facilities to extend credit union benefits and services. Since we exist to serve K-C employees, we welcome any invitation, and we'll gladly participate in your employee benefit/health fair or similar event. Just call and ask for our Member Benefits Manager.

Look for your Kimberly-Clark employee BID number

In this issue of **TODAY**, there are ten Kimberly-Clark employee BID numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$10!

Dividends announced for the 1st quarter of 2010

For the quarter ending March 31, 2010, the Kimberly Clark Credit Union Board of Directors have announced a dividend of 0.50%^{APY} on Prime, Custom and Holiday share accounts, and 0.75%^{APY} on IRA share accounts. Higher yields are available on share certificates purchased with a minimum of \$1,000. Your deposits are federally insured to at least \$250,000 by the National Credit Union Administration. IRA deposits are insured up to an additional \$250,000. **PR #86906**

Watch out for phishing calls, e-mails and spoofed websites!

We remind all KCCU members to be suspicious of any phone call, text or e-mail purporting to be from their credit union, the IRS, NCUA, FDIC, CUNA or any other financial provider or government agency. Please **DO NOT** respond to any request that seeks your personal/account information, offers you a prize to answer a survey, asks you to wire money, or threatens negative consequences if you don't comply. Never click on the link provided in the message and do not open an attachment to an unsolicited e-mail.

Do we have your current address and phone numbers?

You can help us keep your account information safe by being sure it is going to your address and not the new occupants of your old address. If mail is returned and we can't reach you by phone or e-mail, or determine your current address, we may suspend electronic access to your account until we hear from you. Please keep us updated with your correct address and phone numbers.

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Board of Directors

Milton Ward, Chairman
Ira Eastman, Vice-Chairman
Jeremiah Harris, Secretary
Sarah Swanton, Treasurer
Billy Creswell
Thomas Hattix
Tom McKinnie
Dennis McKnett
Marshall Walker

President/CEO
Janice Welch, CCUE
janice@kimberlyclarkcu.org

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.

KIM, 24-hr. Teller Line
(901) 521-4620
1-800-331-3163

MasterCard Info-line
1-800-331-3163

Loan rates* (APR) start at:

New Autos	4.49%
Used Autos	5.49%
Boats	4.49%
Farm Equipment	10.49%
Computers	9.99%
Signature	9.99%
Mortgage	Call for rates
MasterCard	9.99%

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



Your deposits are federally insured
up to at least **\$250,000** by the
National Credit Union Admin.,
a U.S. Government Agency