

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



July 2010
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TODAY



Serving Kimberly-Clark employees since 1947

Opt-in required for debit card overdraft privilege

At Kimberly Clark Credit Union, we understand that an unexpected expense or an honest mistake in balancing your checkbook may catch you short on funds in your checking account.

That's why we offer overdraft protection that includes a no-fee, automatic transfer from your prime savings account funds, or a loan advance if you have a line-of-credit with us.

KCCU Courtesy Pay is also available to pay your overdrawn check, ACH or Bill Payment transaction, up to a maximum of \$500, with a fee of \$21 per item. **PR #79546**

Now, due to a new law, federal Regulation E, we may authorize and pay overdrafts for your **everyday debit card transactions—if you ask us to by opting-in for our new Courtesy Pay-Plus overdraft privilege for debit cards.**

With Courtesy Pay-Plus, you will be charged a fee of \$21 for each overdrawn debit card transaction but your debit card will not be declined at the gas station, grocery, pharmacy, etc., due to a lack of funds in checking. (Courtesy Pay-Plus maximum is \$500.)



Opting-in for Courtesy Pay-Plus is the best way to protect your account and avoid the embarrassment and inconvenience of having your everyday debit card transactions declined. (Unless you opt-in by August 15, you will NOT have access to Courtesy Pay-Plus with your KCCU debit card.)

To opt-in, visit our web site or contact us by phone, fax or email. **PR #68451**

KCCU awards \$22,000 in scholarships



Since our scholarship program began in 2003, Kimberly Clark Credit Union has awarded a grand total of \$232,000 in scholarships to children and grandchildren of Kimberly-Clark Corporation employees and retirees.

This year we received 70 applications and awarded \$1,000 to 22 students from around the nation. We are pleased to recognize these outstanding future leaders.

You'll find a list of our KCCU scholarship recipients on page 2. **PR #02710**

Send your auto payment on vacation for 90 days

KCCU auto and boat loan rates start as low as

3.99%APR
Up to 60 months

Quick response
100% financing
No application fee
Payments for any budget
GAP only \$249
Best warranty prices
Other terms to 84 mos.

You'll get a **low loan rate** and **no payment for 90 days** on new & used autos and boats—plus refinances from other lenders.

On new purchases, call us for preapproval before you shop so you can deal as a cash buyer.

Call 901-521-4646 or 1-800-462-7777, or apply on KCCU **NetBranch** at www.kimberlyclarkcu.org.

Spotlighting the Kimberly-Clark Maumelle facility

Kimberly-Clark's facility in Maumelle, Arkansas, recently hosted members of your credit union staff who visited to update employees on credit union benefits.

Located in a thriving area near Little Rock, the Maumelle facility is approaching its 20th anniversary and employs 240 team members who produce **Huggies** baby wipes.

All Maumelle team members received an appreciation gift from the credit union and were invited to register for prizes. Our staff also provided financial tips on topics that ranged from building a good credit score to negotiating the price of an auto. **PR #56925**

We extend our special thanks to everyone at K-C Maumelle for your hospitality.



Audrey McCaskill, KCCU staff member, congratulated Willie Burgener who won one of the prizes given away during a visit to the K-C facility in Maumelle, Arkansas.

CU Service Centers offer 4,084 branches for KCCU members

Kimberly Clark Credit Union participates in the nationwide Credit Union Service Center Shared Branching Network.

This means Kimberly Clark Credit Union members may walk in at 4,084 Service Center locations to make deposits, withdrawals, loan payments and transfers on their KCCU accounts. (Some centers offer Saturday hours.)



All you need to transact business at a Credit Union Service Center is your KCCU member number and a form of photo ID (driver's license).

For a complete list of nationwide locations, visit www.cuservicecenters.com or call 1-800-919-2872.

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

You probably know that our credit union staff have visited many Kimberly-Clark sites to extend benefits and present financial seminars.

Since we exist to serve Kimberly-Clark employees, we welcome any invitation to participate in your employee benefit/health fair or similar event. To arrange a visit, just give us a call. **PR #41439**

You'll get a 3% rebate* on balances you transfer to your KCCU MasterCard



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!

No fees at Co-op Network ATMs

KCCU members have surcharge-free access at any of the 28,000 Co-op Network ATMs. For a list of locations, visit www.co-opnetwork.org or text your address to 692667 from your cell phone.



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

Financial Report

Kimberly Clark
Credit Union
May 31, 2010

Assets	93,302,664
Loans	51,921,268
Deposits	73,676,412
Members	10,458
Capital	19.66%

KCCU scholarship recipients:



K-C Corinth, MS

Joshua Brett McDuffy
Jon Michael Parker
Tyler Quinn Patterson
Lindsey Nicole Taylor

K-C Jenks, OK

Allison Mounts

K-C Memphis Retirees

Claire Alexander
Elton Banks, Jr.
Jacob Warren Cole
Jennifer Farnsworth
Allison Nicole Lawler
Wade Alexander Laycook
Nathan Daniel Ray
Morgan Stalnaker
Graham Whittington

K-C Neenah, WI

Jamie Leigh Schuh

K-C Paris, TX

Misty Reshell Jackson
Lauren Elisabeth Lyssy
Katrina Adel Malone
Aaron Michael Spann

K-C Roswell, GA

Amruta Ajay Houde
Laura Purcell
Jay Robert Michal

Struggling to pay your loans?

At your credit union, we realize that in this tough economy, what was once an affordable loan payment for you may not be right now. **PR #71305**

So if you're struggling, the first and most important step you should take is to contact your Credit Union.

Our credit counselors will look at extending terms, lowering payments, and all other options to help you.

The sooner you let us know, the sooner we can work



with you to help you make ends meet, limit damage to your credit rating and avoid bankruptcy.

We're already helping other members with payment relief and we want to help you. Please make that call.

Are you using these FREE services?



KCCU NetBranch

NetBranch, our online account manager, lets you transfer funds, make loan payments, review account activity, re-order checks, apply for a loan and more.

KCCU Free Checking

There's no monthly fee and no minimum balance is required. Your ATM/debit card is free and you'll like the convenience of 28,000 fee-free Co-op ATMs and 4,084 Credit Union Service Center locations.

KIM is our 24/7 automated phone teller

If you prefer phone access to manage your KCCU accounts, use our automated phone teller, KIM.

KCCU E-statements

Your KCCU account statement will arrive online the 2nd business day of the month. Secure e-statements reduce clutter and your risk of identity theft.

KCCU Bill Payment

Go online to pay your one-time or recurring bills from your free KCCU checking account. **PR #80056**

NEWS & NOTICES

Dividends announced for the 2nd quarter of 2010

For the 2nd quarter ending June 30, 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 #40752**

Look for your Kimberly-Clark employee UID number

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

Sprint discounts are another benefit of KCCU membership

As a KCCU member, you can take advantage of discounted rates on Sprint wireless services. The discounts include 10% off most Sprint individual service plans, 15% off business service plans, waived activation fee on new lines, waived upgrade fee, and a national rate with no roaming or long distance charges. Call 1-877-728-3428 or visit www.sprintsave4cu.com or visit your nearest Sprint retail store. **Be sure to tell them you're a credit union member.** **PR #15551**

Get the latest news from Kimberly Clark Credit Union

Log on to www.kimberlyclarkcu.org for access to your credit union's monthly newsletter, savings and loan rates, special events, promotions, forms and links to other helpful resources.

Reminder about KCCU policy covering mailout of notices

As of July 1, Kimberly Clark Credit Union no longer mails out NSF notices or Transfer notices. **PR #40860**

Your phone numbers will help us safeguard your account

For added security, KCCU **credit** and **debit** card systems check your transactions at the **point of sale** for possible fraudulent activity—such as card use out of your usual area or a string of costly purchases. **If fraud is suspected, you will be called to verify your transaction. That's why it's extremely important that you provide your correct cell, home and work phone numbers to your Credit Union—as well as to prevent your card from being blocked.** Working together, we can lessen the risk and impact of fraud if your debit or credit card is stolen.

K-C family members can join our credit union family

If you like the service you've received from Kimberly Clark Credit Union, remember that most of your family members are eligible for membership, too. A minimum deposit of \$5 and a \$1 fee are all it takes. A membership application is on our website or you can call us to request one by mail or fax.

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(901) 521-4646
1-800-462-7777
Fax # (901) 521-4644

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	3.99%
Used Autos	4.99%
Boats	3.99%
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