

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



June 2010
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TODAY

Serving Kimberly-Clark employees since 1947

KCCU volunteer honored for service

The Tennessee Credit Union League recently recognized two individuals for their leadership, dedication and commitment to the credit union movement.

In the volunteer category, **Milton Ward**, chairman of the board of Kimberly Clark Credit Union, was inducted into the Tennessee Credit Union Hall of Fame.

Although Milton retired from Kimberly-Clark Corporation after 27 years, he is looking forward to his 38th year of service to Kimberly Clark Credit Union.

During his tenure, credit union assets have grown from \$8 million to \$93 million, and KCCU has received 79 consecutive five-star ratings. **PR #13031**

Milton deserves much of the credit for the success of the credit union, according to KCCU CEO Janice Welch. "From guiding credit union policy, to replacing the water heater, he exemplifies the "people helping people" spirit of credit unions.



Milton Ward accepted the Hall of Fame award from TCUL President Tom Gaines, and VolCorp President Rick Veach

New law requires opt-in for debit card overdraft privilege

Effective August 15th, a new federal regulation will prevent us (financial institutions) from authorizing and paying **overdrafts** caused by your everyday debit card transactions **unless you opt-in for KCCU Courtesy Pay-Plus Overdraft Privilege**. Checks are **NOT** affected by the new regulation.

Since the need to pay for an unexpected expense or an honest balancing mistake can cause an overdraft, opting in is the best way to avoid the inconvenience and embarrassment of having a debit card transaction declined.

To opt-in, just call us, stop by, or email KCCU.

Then it was Hurricane Elvis—now a 1,000 year flood!

When Hurricane Elvis winds hit Memphis in 2003, our credit union (and much of our city) was without power for a week. Although historic flooding in our area on May 1 killed 32 people, swept away homes and autos, caused power outages, and blocked highways—our building and equipment escaped damage.

But one of our staff and

some family members had to be rescued from their flooded homes. Other KCCU members suffered losses and we are assisting them.

On a happier note, we enjoyed hearing from KCCU members around the country who called to check on us. We truly appreciate your concern and we hope you'll call us again soon! **PR #77064**



NEWS & NOTICES

Look for your Kimberly-Clark employee BID number

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

July holiday closing

Kimberly Clark Credit Union will close **Monday, July 5**, to observe **Independence Day**. You can access your credit union accounts 24/7 with KCCU **NetBranch**, our automated phone-teller, **KIM**, and your KCCU **ATM/debit card**. **PR #91707**

Change in KCCU policy covering mailout of notices

Effective July 1, Kimberly Clark Credit Union will no longer send courtesy NSF notices or Transfer notices.

Alert us to your travel plans

If you have plans to travel out of your usual area or abroad and you're planning to use your KCCU debit or credit card, please notify a member of our credit/debit card department at 901-521-4646 or 1-800-462-7777. Your account will be updated to ensure your ability to conduct safe and uninterrupted transactions while on your trip. **PR #24725**

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 savings deposit of \$5 plus a \$1 fee is all it takes. A membership application is on our website or you can call us to request one by mail or fax. We value the opportunity to serve all the family members of Kimberly-Clark employees. **PR #89459**

KCCU scholarship recipients will be announced in July's **TODAY**

Send your auto payment on vacation for 90 days

New auto and boat rates start as low as

3.99% APR
Up to 60 months

- Quick turnaround
- Terms to 84 months
- 100% financing
- No application fee

You'll get a **low loan rate** and **no payment for 90 days** on new or used vehicles and boats—and refinances from other lenders. (Give us your payoff and we'll do the rest.)

At KCCU, GAP insurance is only \$249 and we offer quality warranties for hundreds less than the dealerships charge.

On new purchases, apply for preapproval before you shop and we'll help you negotiate as a cash buyer. Call 901-521-4646 or 1-800-462-7777, or apply on KCCU **NetBranch** at www.kimberlyclarkcu.org.

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(901) 521-4646
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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	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