

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



March 2010
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TODAY

Serving Kimberly-Clark employees since 1947

If you have a BIG BANK credit card, don't let your guard down!

Since credit unions are member-owned and not-for-profit, we thrive on consumer-friendly financial principles and we welcome the new credit card laws intended to stop unfair practices by the big bank card providers. **PR #63223**

The new laws mean they can no longer rip-off cardholders with retroactive rate hikes, by manipulating due dates, or by using midday cutoffs or double-cycle billing.

But watch out for fees! There are few restrictions on the types of fees that they can charge. Plus, they can lower your limit, close your card, or

double your minimum payment without your input. And, if you miss your due date by two months or more, your interest rate could still skyrocket.



So be sure to read your monthly statement and ANY communication from your issuer. If you don't like their terms, shop for a new card.

We hope you'll start with our MasterCard at Kimberly Clark Credit Union. Our rates are low and fees minimal. At KCCU, you get a fair deal without an act of Congress!

We'll go with you anytime, anywhere



As a Kimberly Clark Credit Union member, your benefits don't stop at our door. You can take us home, to work and everywhere you go!

Whether it's the convenience of 30,000 surcharge-free ATMs or more than 4,000 Credit Union Service Center branches nationwide, accessing your accounts is easy. **PR #87046**

You can manage your accounts online with KCCU **NetBranch** or by using our automated phone teller, **KIM**. Our online loan application is simple, and our friendly staff make it quick and easy for you to apply by phone. You'll find our latest news and info at www.kimberlyclarkcu.org and you can follow us on facebook and twitter. So while you may not be near our branch, you are never far from your Credit Union—and all the benefits waiting for you.

Get a 3% rebate when you transfer a balance to a 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!

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

Application is online at www.kimberlyclarkcu.org

NEWS & NOTICES

We're proud of our five-star rating!

Kimberly Clark Credit Union has received its 78th consecutive five-star superior performance rating from Bauer Financial Reports, recognizing your Credit Union as one of the safest and soundest in the nation. **PR #82537**

Look for your Kimberly-Clark 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!

Holiday closing

Kimberly Clark Credit Union will close **Friday, April 2**, to observe **Good Friday**. You can access your credit union accounts anytime with KCCU NetBranch, our automated phone-teller, KIM, and your KCCU ATM/debit card.

Information for your income tax return/electronic filing

The income tax information you'll need from Kimberly Clark Credit Union is on your December member statement. To have your tax refund direct-deposited to your KCCU account, use our routing number **#284084813**. Electronic filing service is available at your Credit Union for a fee of \$30.

KCCU members can save on auto insurance

Kimberly Clark Credit Union has teamed with Nationwide Insurance to offer our members discounts on auto, home and life insurance. Payments can be deducted monthly from your account. Call the Lofton-Wells Agency at **1-800-523-1086** or **901-388-7283**. Be sure to identify yourself as a KCCU credit union member. **PR #03179**

Start your IRA by payroll deduction

Kimberly Clark Credit Union offers Traditional and Roth IRA accounts. You can start your IRA with small deposits by payroll deduction, or invest a minimum of \$1,000 in an IRA share certificate to earn higher dividends. Our rates are competitive and our IRA accounts are federally insured up to \$250,000 by the NCUA. For assistance, please call and ask for one of our IRA specialists. **PR #85202**

Stop the credit card mailers and telemarketing calls

The three major credit reporting agencies (Equifax, Experian and TransUnion) have established a toll-free number you can call if you'd like to stop the credit card offers from the big credit card companies. The number is **1-888-567-8688**. You can place your phone number on the Federal Trade Commission national Do-Not-Call Registry by calling **1-888-382-1222**, or online at www.donotcall.gov.

Annual Report for 2009

If you'd like to receive a copy of the Kimberly Clark Credit Union 2009 Annual Report, just give us a call.

Kimberly Clark Credit Union

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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	4.99%
Used Autos	5.49%
Boats	4.99%
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