

KIMBERLY CLARK CREDIT UNION

1520 N. Second Street
Memphis, TN 38107



May 2010
Vol. 10 / No. 5

TODAY

Serving Kimberly-Clark employees since 1947

DOs and DON'Ts for your debit card

While your **debit** card is the most convenient way to access funds in your checking, there are times when your **credit** card is a safer and better form of payment.

Ordering online or by phone.

If your debit card number is stolen, your checking account funds could be wiped out while your own checks bounce. And there are more hoops to jump through to get your money back than with a credit card.

Big ticket items. If you have problems with a purchase, a credit card is better because it offers dispute rights if you are not satisfied with your merchandise.



Security deposit. When you use a credit card, the seller has a deposit, and you still have access to

the funds in your checking.

Gas stations. Pay at the pump using your debit card and PIN, and the **station** may place a hold for up to \$300 on your balance. If you select the "credit" option, the money will still come out of checking, but without the hold.

Cash Back. Unless you want cash back from a purchase, select the "credit" option and avoid exposing your PIN to wandering eyes. **PR #77347**

Staff spotlight on Barbara Wade



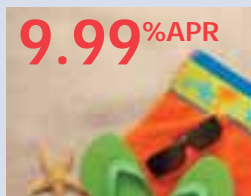
Join us in congratulating Barbara Wade (L), a member of our Loan Services Team, who recently celebrated 25 years with Kimberly Clark Credit Union. Her awards included a commemorative clock from President Janice Welch.

When you need a loan, your Credit Union is your best source!

Need cash for personal expenses?

KCCU Personal loan rates start as low as:

Vacation
Lawn equipment
New appliances
Computer
Bill consolidation
You name it!



\$10,000 maximum
Terms to 36 months
No application fee

All loans subject to credit approval.

PR #94314

No payment for 90 days on new loans and refinances from other lenders

- Fast approval
- Low loan rates
- Terms to 84 mos.
- Payment options to fit your budget
- Best warranty prices/GAP only \$249
- Apply before you shop and be a cash buyer!



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

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!

May holiday closing

Kimberly Clark Credit Union will close **Monday, May 31**, to observe the **Memorial Day** holiday. You can access your credit union accounts 24/7 with KCCU **NetBranch**, our automated phone-teller, **KIM**, and your KCCU **ATM/debit card**. **PR #91217**

Need additional savings accounts to stash your cash?

If you need additional accounts to save for vacation, insurance bills, a special occasion or even fun money, then contact your favorite KCCU staff member. We'll gladly add another savings account under your existing member number and you can even tell us what "nickname" you'd like for the account description.

Go green—sign up for KCCU e-statement service

Sign up for our **FREE** e-statement service and you'll receive your monthly or quarterly member-account statement on the 2nd business day of the month. Your secure e-statement will reduce your clutter as well as your risk of identity theft. **PR #10640**

If you're changing jobs, don't forget your payroll deduction

If you recently retired or changed jobs and you had a payroll deduction for a deposit or loan payment to your KCCU account, please let us know so we can update your account and review payment options for your loans. We'll help you make sure your funds come into your designated accounts without interruption.

It's not too late to open a Holiday Club and get a \$5 bonus

If you haven't opened a KCCU Holiday Club account for 2010, it's not too late. We'll give you a \$5 bonus deposit to get you started when you authorize automatic deposits of any amount. Just give us a call. **PR #65213**

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!

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

Kimberly Clark Credit Union

1520 N. Second Street
Memphis, TN 38107
www.kimberlyclarkcu.org
kccu@kimberlyclarkcu.org
(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	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