

It's easy to use KIM



1. Call 521-4620 or toll-free 1-800-331-3163.
2. To access your account, press 1.

3. For current rates, press 2.



4. For office hours and location, press 3.

Menu Mode

Expert Mode

- | | |
|---|-----|
| 1. Balance information | |
| 1 Shares, checking, IRAs, etc. | 11# |
| 2 List all open Share Accounts | 12# |
| 3 Loan balance | 61# |
| 4 List all open Loan Accounts | 62# |
| 2. History information | |
| 1 Last payroll deposit | 21# |
| 2 Last deposit | 22# |
| 3 Shares, checking, IRAs, etc. | 23# |
| 4 Loan | 64# |
| 5 Deposit | 25# |
| 6 Recent History Menu | |
| 1 Checks cleared | 54# |
| 2 ACH | 26# |
| 3 Payroll | 27# |
| 4 Loan payments | 28# |
| 3. Withdrawals by check* | |
| 1 Shares | 31# |
| (*Checks are mailed the next business day ONLY to the address on file.) | |
| 4. Transfers between accounts (same member number)
(Certificates, Clubs and IRAs excluded) | |
| 1 Share to share | 41# |
| 2 Share to loan | 42# |
| 3 Revolving loan advance to a share account | 43# |
| 5. Checking information | |
| 1 Balance | 51# |
| 2 Check cleared (one check) | 52# |
| 3 Checks cleared (range of checks) | 53# |
| 4 Recent checks cleared | 54# |
| 5 Copy of check | 55# |
| 6 Check re-orders (no changes) | 56# |

Menu Mode

Expert Mode

- | | |
|--|-----|
| 6. Loan information | |
| 1 Loan balance | 61# |
| 2 List all open Loan Accounts | 62# |
| 3 Payment amount & due date | 63# |
| 4 Loan history | 64# |
| 5 Loan payoff amount | 65# |
| 7. Additional options | |
| 1 Year-to-date information | |
| 1 IRA contributions | 71# |
| 2 Dividend information | 72# |
| 3 Loan interest information | 73# |
| 2 To change preferences | |
| 1 Change Access/PIN number | 91# |
| 2 Change to Menu/Expert mode | 92# |
| 3 Change to English/Spanish | 93# |
| 3 Change to a different member number | 94# |
| *To end call (Touch the * key) | 97# |
| # Return to previous menu (Menu Mode only) | |
| For Help (Expert Mode only) | 99# |

Account IDs

To become familiar with your Account IDs and Loan IDs, refer to "Balance Information" in the Menu Mode which includes "List all open share accounts" and "List all open loan accounts."

Call KIM

Kimberly Clark
Credit Union's
automated
teller will give
you 24 hour access
to your credit
union accounts



To transact business
on your account
anytime, anywhere
call KIM at 521-4620
or 1-800-331-3163

KIMBERLY CLARK CREDIT UNION
1520 N. Second Street
Memphis, TN 38107
Ph: 521-4646 or 1-800-462-7777
Fax (901)521-4644
Website: www.kimberlyclarkcu.org
E-mail: kccu@kimberlyclarkcu.org

KIM gives you 24 hour convenience

KIM is Kimberly Clark Credit Union's automated response teller that can give you access to your accounts 24 hours a day, 7 days a week.

Using a touchtone phone, you can call KIM anytime, from any place to make inquiries, transfers, and withdrawals by check. You can also get the Credit Union's current loan rates and certificate rates.

KIM knows you

As a KCCU member, you're automatically set up to use KIM—there's no application to fill out and no fee to use the system.

The first time you call KIM, you will be recognized by your member-account number. At that time you can select your own 4-digit access code (range of 0012 through 9998) that you may change at anytime. Memorize this number and protect your accounts by NOT providing this information to anyone.

Before you start

We suggest that you review this brochure in its entirety before you make your first call to KIM. The following information and helpful tips will make your experience quick and easy. The system begins with the *Menu Mode*, but you can switch to the *Expert Mode* which is quicker.

- **Menu Mode** - As you listen to the Menu Mode, it will prompt/walk you through the available services. You may find it helpful to review the transaction numbers listed on the other side of this brochure.

- **Expert Mode** - In this mode, at any time during the message you can enter a specific transaction number which must be followed by the # sign. Enter 97# to end your call or 99# if you need help.

- **Account IDs** - KIM uses the word "share" to refer to any deposit/investment account such as a savings, checking (sharedraft), Holiday Club, certificate or IRA. Each share account has a unique "Share ID" number to identify it, and each loan will also have a unique "Loan ID" number.

Many inquiries and transactions require that you know the Share ID or Loan ID number for your individual accounts. If you are not familiar with them, be sure to press "1" at the Main Menu for balance inquiries and then press "2" for the Share IDs or "4" for the Loan IDs on your account. You will want to make note of your IDs for later reference.

- **Entering amounts** - Dollar amounts should be entered without decimal points. Example: \$100.00 should be entered as 10000#. Dates are entered as six-digit numbers. For example, December 1, 2000 is entered as 120100.

- **Before your transaction is posted**, you will be asked to "press 1 to process transaction" or "press 9 to cancel." Then, listen to hear "service complete" before you proceed. Your transaction will be immediately posted.

- **The option to transfer between different account numbers** is available but for security reasons this option must be set up in advance. Please contact a Credit Union Member Service Representative for assistance at 521-4646 or 1-800-462-7777.

- **Terminating calls** - The system will terminate your call if no entry is made within 30 seconds or if your call exceeds 10 minutes.

Federal Reserve Regulation D

- **Please remember** that under Federal Reserve Regulation D, all savings accounts are limited to a maximum of 6 electronic/telephone withdrawals per month. This includes electronic withdrawals, pre-authorized drafts and overdraft protection transfers. **Checking accounts are NOT subject to Regulation D.**

Call KIM

For service at
your fingertips call
521-4620 or 1-800-331-3163

