

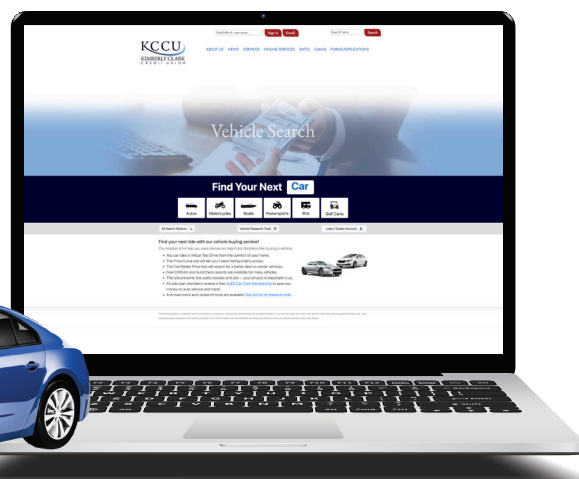
CONNECT

Serving Kimberly-Clark employees and family members since 1947!

Find Your Perfect Ride with Auto Corner

Looking for a new or used car? Check out the Auto Corner on our website, where you can easily input your criteria and search for vehicles across the country. Whether you're shopping locally or nationwide, finding your next car has never been easier.

Plus, financing with KCCU is the perfect option! We offer flexible payment plans to fit your budget, with no hidden fees or charges. And don't forget—our best prices on warranties and GAP coverage make your purchase even smarter. Start your search today and drive off with peace of mind!



Important: Keep Your December KCCU Statement for Taxes

Your December statement from Kimberly Clark Credit Union holds key financial information for your 2024 tax filing. It includes the total dividends earned over the year and details any mortgage loan interest paid. Additionally, if you made withdrawals from your IRA account in 2024, expect to receive your Form 1099-R by January 31st at the latest.



KCCU 2025 Scholarship Program: Apply Now

Calling all high school seniors! Kimberly Clark Credit Union is offering **20 scholarships worth \$1,000** each to help with college costs.

Eligibility: Be a child, grandchild, or great-grandchild of a current KCCU member with an active account for at least one year.

Apply by: March 15, 2025 **Get the application:** kimberlyclarkcu.org



Don't miss out! Apply today and fund your college dreams.



KIMBERLY CLARK
CREDIT UNION

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Memphis, TN 38107
www.kimberlyclarkcu.org
kccu@kimberlyclarkcu.org
901.521.4646
1.800.462.7777
Fax 901.521.4644 or 901.521.4656

Board of Directors

Keith Bingham, Chairman
Carla Riley, Vice-Chairman
Jeremiah Harris, Secretary
Ira Eastman, Treasurer
Nikita Boyland
Warrie Williams
Dena Word

Associate Director

Art Frey

President/CEO

Joel Forbess

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.

CO-OP Network Contact Center

phone number for after-hours
account information
1.888.837.6500

*We usually beat or we'll match
competitors' loan rates!*

Loan rates* (APR) start at:

New Autos	4.99%
Used Autos	5.99%
Boats	6.99%
Signature	10.49%
Farm Equipment	8.49%
Mortgage	Call for rates
MasterCard	8.99%

**All fees and rates are subject to
change without notice.*



Start Now, Save More, Stress Less

The earlier you get started with a Holiday Club Account to save for holiday spending, the better off you'll be. Just look at the chart for an example of how much you can save.

Don't have a Holiday Club Account yet? Avoid the stress this year by opening one today. Just give us a call, and we'll set up your account quickly. Plus, we'll deposit the first \$5 for you and set up an automatic transfer to make saving even easier.

Amount per paycheck (2 per month)

	\$10	\$20	\$30	\$40	\$50	\$60
Dec 2024	\$200	\$400	\$600	\$800	\$1,000	\$1,200
Jan 2025	\$180	\$360	\$540	\$720	\$900	\$1,080
Feb 2025	\$160	\$320	\$480	\$640	\$800	\$960

WHEN YOU START

Start early. Save more!

Q4 Dividends Announced

For the 4th quarter that ended December 31st, the Kimberly Clark Credit Union Board of Directors announced the following dividends for Prime, Custom and Holiday Club share accounts.

- .50% APY** on balances \$25,000 and above
- .45% APY** on balances of \$5,000 to \$24,999.99
- .40% APY** on balances of \$1,000 to \$4,999.99
- .35% APY** on balances up to \$999.99

Higher yields are available on share certificates and IRA share certificates purchased with a minimum of \$1,000.



UPCOMING HOLIDAYS (WE WILL BE CLOSED)

MLK, Jr Day - Monday, January 20th

President's Day - Monday, February 17th

Remember you have access to your money around the clock with online & mobile banking and around the country with the Shared Branching Network.