

# CONNECT

*Serving Kimberly-Clark employees and family members since 1947!*

**Annual Meeting: Sunday, May 4th, 2025**

**SAVE  
the  
DATE**

## Spring into savings with a KCCU auto loan and get **no payments for 90 days!**

Take advantage of our **Auto Loan Special** and drive off with peace of mind. Enjoy **90 days with no payments** and rates as low as **3.99%** (New) or **4.99%** (Used). Whether you're purchasing a new vehicle or refinancing, now is the perfect time to save. Be sure to ask about our low-cost GAP and Warranty programs available for your auto. Apply today and get the car you've been dreaming of—without the stress.



## Mortgage Specials: Low Rates & Big Savings

Take advantage of our **First Mortgage Loan Special** with rates starting as low as **4.75%** for 15 years, plus **Zero Origination Fees**—a great way to save on your new home. Or, if you're looking to tap into your home's equity, check out our **Second Mortgage Special**, with rates starting as low as **5.75%**. Now is the perfect time to make your home ownership dreams a reality or improve your financial flexibility. Contact us today for full details.



## Scholarship Deadline Extended to March 31, 2025

Kimberly Clark Credit Union is happy to offer our annual scholarship program once again.

This year, **twenty \$1,000 scholarships** are available to children, grandchildren, or great-grandchildren of current KCCU members with an active account for at least one year.

The application deadline has been extended to **March 31, 2025**, so there's still time to apply. Don't miss out on this fantastic opportunity to help fund your education. We encourage all eligible students to apply. Applications and full guidelines are available on our website.





## Remembering Milton Ward

Milton Harold Ward passed from this world on January 18, 2025 at the age of 88 in Collierville, Tennessee.

Milton worked as a welder at Delta Refinery for a short while, thereafter spending 27 years with Kimberly Clark. He supported the Kimberly Clark Credit Union as a volunteer in many capacities including approving loans in the early days, to serving on the Board for 48 years, longer than any other KCCU volunteer. He was a champion of the Credit Union movement, people helping people, and was an inaugural electee in the Tennessee Credit Union Hall of Fame in 2010.

To know Milton was to love him, with friends from many walks of life. He was a man of few words, but with much to offer. He was practical and patient, a thoughtful advisor, and a good listener. He enjoyed a good car trip, favored classic country music and westerns, cooked incredible barbeque and chocolate fudge, and loved playing golf, especially with his nephews. He loved to drink coffee, eat sweets, and sneak food to little kids when no one was looking along with entertaining them however he could from silly songs to silly faces. He left an enduring legacy and wonderful example of service to others.



**KIMBERLY CLARK**  
CREDIT UNION

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1.800.462.7777  
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### 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	<b>3.99%</b>
Used Autos	<b>4.99%</b>
Boats	<b>6.99%</b>
Signature	<b>9.99%</b>
Farm Equipment	<b>8.49%</b>
Mortgage	<b>Call for rates</b>
MasterCard	<b>8.99%</b>

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

## Celebrating Angela's 30 Years of Service

Congratulations to Angela and her 30 years at KCCU. Her hard work and commitment have been a great asset to KCCU members. We deeply appreciate everything she has done for KCCU members and staff. Outside of KCCU Angela enjoys shopping and traveling with her sisters.

*Congratulations Angela!*



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

**Good Friday** - Friday, Apr. 18<sup>th</sup>

**Memorial Day** - Monday, May 26<sup>th</sup>

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

