

# CONNECT

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



## Celebrate the Season with Extra Cash in Your Pocket!

Get some wiggle room with our special skip-a-pay offer, allowing you to defer your credit union loan payment for either November or December.

To take advantage of this offer:

- Head to the 'Forms' section on our website at [kimberlyclarkcu.org](http://kimberlyclarkcu.org).
- Fill out the skip-a-pay request.
- Submit your completed form at least 10 days before the due date via email, fax, or from your smartphone.

## Empower your Financial Future with Savvy Money's Credit Score Tool

Tracking your credit has never been more straightforward with KCCU's Savvy Money Credit Score tool! This essential service provides you with access to your credit score, a comprehensive credit report, and real-time credit monitoring—all completely free and without affecting your credit score.

**With Savvy Money, you can take advantage of:**

- Daily access to your credit score
- Real-time credit monitoring alerts
- A credit score simulator
- A personalized credit report
- Exclusive credit offers

Getting started is simple. Simply log into mobile or online banking to enroll in this Complimentary service. Take charge of your financial future with Savvy Money's Credit Score tool!





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 or 901.521.4656

Holiday Loan Special!

Celebrate Big  
Worry Small

Rates as low as **8.99%**  
for 12 months APR\*

\*APR = Annual Percentage Rate. Longer terms available at higher rates. All loans subject to credit approval and your actual loan rate will be based on your credit history.

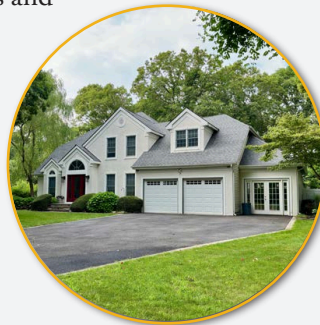


## Exciting Loan Specials at KCCU!



Whether you're looking to purchase a new vehicle or refinance your existing auto loan, or if you're considering buying a new home, be sure to check with us for the latest rates and special deals available.

Don't miss out on these opportunities to secure favorable financing!



Contact us today to learn more about how we can assist you in your journey to homeownership or vehicle purchase.

## Upcoming Site Visit at Beech Island Mill!

We're excited to announce that KCCU will be visiting the Beech Island, South Carolina Mill from November 14th and 15th. Join us for this special event where you can open new accounts, meet your KCCU representative, and learn more about our services. Plus, don't miss your chance to enter our prize drawings! We look forward to seeing you there.



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

**Veterans Day**- Monday, Nov. 11<sup>th</sup>

**Thanksgiving & Day After**- Thursday, Nov. 28<sup>th</sup> & Friday, Nov 29<sup>th</sup>

**Christmas Eve and Day**- Tuesday, Dec. 24<sup>th</sup> and Wednesday, Dec. 25<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.

### 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  
Michael Lumley

### 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.

