

Messages



MARSHLAND
CREDIT UNION

Fall 2022



Get out what you've put in! HELOCs

A home equity line of credit (HELOC) is a great way to leverage the value of your existing property and ensure you have funds available for whatever you want, such as home repairs and improvements, college tuition, a new car, or even a vacation home.

Home Equity Line of Credit*

Tap into your line of credit repeatedly as you need funds
Enjoy rates as low as 5.5% APR**
Take advantage of our flexible terms

Get out what you've put in. Apply for your HELOC today by visiting www.marshlandcu.com or calling 912-279-2000.

*Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice. | **Annual Percentage Rate.



Light up the season with a holiday loan!

From gifts for family and friends to festive food and décor, the holiday season can be expensive. Apply for a holiday loan to lighten your load and light up your season!

Borrow up to \$10,000 for 12 months
Rates as low as 7.99% APR*
Limited time only: October 1st – December 31st

Apply today to light up your holiday!
www.marshlandcu.com

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply. Promotion valid 10/1/22 – 12/31/22.



Oh, what fun it is to...SKIP a loan payment!

Need extra cash this holiday season? Well, you're in luck! Our holiday skip-a-pay program is back!

Skip your loan(s) in the month(s) that work for you and use your saved money for end of the year holiday expenses. You can apply to skip a loan payment in November or December*.

Call the credit union or fill out our skip-a-pay form to get started now!

**Not all loans are eligible for the skip a pay program. Finance charges will continue to apply. A fee of \$35 will be assessed for each loan you skip. Other terms and conditions may apply; see credit union for full details.*



End of Year Financial Checklist

As we approach the end of 2022, there are some key money moves you can make to finish the year strong and set yourself up for financial success in the new year.

1. Review your budget and savings progress and set new goals for 2023
2. Check your progress on paying down debt and increase as you can
3. Contribute to your 401k before December 31st
4. Review your asset allocation and rebalance your portfolio
5. Review your beneficiaries and will to ensure information is up to date
6. Complete your open enrollment and select your employer benefits
7. Get a free copy of your credit report and review for accuracy
8. Review your credit card benefits and reward offers, and shop new balance transfer offers to see if you can save money
9. Review your insurance policies and get comparison quotes to save money
10. Review all subscriptions and monthly services and eliminate what you don't need

Reviewing your finances now, and making any necessary cuts or adjustments, is the best way to start 2023 financially fit and strong!

You saved all year and now your cash is here!

It's go-time for holiday shopping! You've saved money all year long in your holiday club account just for this occasion. Now it's time to reap the benefits of your work. Your holiday funds will be released to savings or checking account and available for your use effective **October 15, 2022**.

Don't have a holiday club account yet? Make sure to open one today and get a jump on saving for next year. Simply contribute a little each month, all year long, and then access the accumulated savings just in time for the next shopping season.

Call **912-279-2000** or visit www.marshlandcu.com with questions or to open your **Holiday Club Account** today!



MARSHLAND
CREDIT UNION

Brunswick Lobby

3650 Community Road
(912) 279-2000
Toll Free (888) 265-9565
(M - F) 9:00 a.m. - 5:00 p.m.

Brunswick Drive-Up

3650 Community Road
(M - Th) 8:30 a.m. - 5:00 p.m.
(F) 8:30 a.m. - 6:00 p.m.

Gateway Lobby

227 Gateway Center Boulevard
(912) 279-2070
(M - F) 9:00 a.m. - 5:00 p.m.

Gateway Drive-Up

(M - F) 8:30 a.m. - 5:00 p.m.

Southeast Georgia Health Systems Branch

2415 Parkwood Drive
(912) 466-3151
(M - F) 9:00 a.m. - 5:00 p.m.

Nahunta Office

13326 Cleveland Street West
(912) 462-7000
(M - F) 9:00 a.m. - 5:00 p.m.

Nahunta Drive-Up

(M - F) 8:30 a.m. - 5:00 p.m.

Rincon Office

135 Goshen Road, Suite 112
(912) 280-3110
(M - F) 9:00 a.m. - 5:00 p.m.

Jesup Office

333 West Plum Street
(912) 530-6060
(M - F) 9:00 a.m. - 5:00 p.m.

Jesup Drive-Up

(M - F) 8:30 a.m. - 5:00 p.m.

Additional ATM Locations

Darien, Georgia
1225-A Northway | Darien, GA 31305

Effingham Health System ATM
459 GA Highway 119s | Springfield, GA 31329

South Effingham High School ATM
1220 Noel C. Conaway | Guyton, GA 31312

Marsh-Line

(912) 265-3518 or (888) 265-3518

www.marshlandcu.com

Board of Directors

Chairman
Paul McKenzie, Vice-Chairman
Jim Andersen, Secretary/Treasurer
John Catron, Director
Kathy Grace, Director
Shannon Webb, Director

Holidays - Branches closed:

Columbus Day

Monday, October 10, 2022

Veterans' Day

Friday, November 11, 2022

Thanksgiving

Thursday - Friday, November 24 - 25, 2022

Christmas

Friday, December 23 (Close at noon)

Monday, December 26, 2022

New Year's Day

Monday, January 2, 2023



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.