

# Messages



## Ready for a 52-Week Savings Challenge?

Are you ready to commit to saving this year?

Making a habit out of saving money is important to building a cash reserve that can cover you in an emergency and for achieving future financial goals, however finding the money to stash can be tricky.

The 52-week money challenge is a fun and easy way to save. You begin by saving just \$1 in week one and increasing what you save by \$1 each week, saving \$2 in week two and \$3 in week three, all the way up to \$52 in week 52. If you complete the challenge each week, you'll end the year with \$1,378 in your savings.

Don't put off saving any longer. Start your 52-Week Challenge now and make 2023 your best savings year yet!

**Want to browse our different savings account options?** Get started here: [www.marshlandcu.com](http://www.marshlandcu.com).



## Feeling anchored down by holiday debt?

Release the anchor with a debt consolidation loan! By combining your debt into one new loan, you can enjoy a special rate and just one payment due once a month.

Rates as low as  
**7.99% APR\***

Release the anchor of your debt. Call 912-279-2000 or visit [www.marshlandcu.com](http://www.marshlandcu.com) to apply today!

\*Annual percentage rate. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.

## Marshland CU Celebrates 70 years of service!

On January 20, 1953, we opened our doors as Glynn Teachers FCU to serve the financial needs of educators in the Glynn County School System. Through the years, we expanded to serve the greater community and eventually became Marshland Credit Union. Today, we have 6 branches and serve over 17,000 members.

To celebrate, we invite all members to an anniversary fish fry to be held at the main branch on January 20, 2023, from 11:00 a.m. - 1:30 p.m. Mark your calendars now and plan to attend!

Kindly RSVP to [bblount@marshlandcu.com](mailto:bblount@marshlandcu.com).



# Mobile banking simply makes life easier

We all like easy, right? Download our mobile banking app and make managing your finances easier than ever!

Visit the App store or Google Play™ to download the “Marshland Credit Union” app and you can:

- Check your balance
- Review your transaction history
- Pay/Schedule your recurring or one-time bills
- Transfer funds between your accounts
- Deposit your checks on the go & more!

It's time to make your life easier.

Download our mobile banking app today!



## Save the date for our Annual Meeting!

Attention members! You are invited to attend our 2023 annual meeting to be held **April 19, 2023**. We will inform you about the progress the credit union made last year and layout the goals and plans we have for the future.

Additional information on this meeting will be available on our website at [www.marshlandcu.com](http://www.marshlandcu.com). This meeting has been expressly created to afford our members the opportunity to participate directly in the running of the credit union. Members will have the opportunity to make their voice heard on issues that concern them.

Mark your calendars and join us and your fellow members on April 19th as we plot the course of the credit union for 2023!

## We're accepting scholarship applications!

Marshland Credit Union is now accepting applications for the 2023 Memorial Scholarship. Scholarships are awarded to graduating high school seniors who've displayed a consistent history of academic performance, community involvement and more. If you or someone you know meets the following criteria, we invite you to apply!

The deadline to send in your applications for Marshland Credit Union's Memorial Scholarship is rapidly approaching. **Due no later than March 3, 2023, the applications for the four \$1,500 scholarships will be reviewed by the Scholarship Committee of Marshland's Board of Directors.**

Recipients will be notified prior to the Annual Meeting on April 19, 2023. Scholarship recipients will be elected based on academic achievement, school citizenship and community and school involvement. Applications are available at your high school guidance office, at all branch locations and on the Marshland website at [www.marshlandcu.com](http://www.marshlandcu.com).

Applicants must be a graduating senior at any Brantley, Bryan, Chatham, Effingham, Glynn, Liberty, McIntosh or Wayne County high school who plans to go to college next year. Applicants must also be a member of Marshland Credit Union or be the son or daughter of a member. All applications must be complete when submitted in order to avoid disqualification. In our continued support of the College of Coastal Georgia, one of the Marshland Memorial Scholarships will be awarded to a senior who will attend CCG.



**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

**Marsh-Line**  
(912) 265-3518 or (888) 265-3518

[www.marshlandcu.com](http://www.marshlandcu.com)

**Board of Directors**  
Paul McKenzie, Chairman  
Jim Andersen, Vice-Chairman  
Kathy Grace, Treasurer  
John Catron, Director  
Shannon Webb, Director  
Alan Volskay, Director  
Delria Tate Baisden, Director

### Holidays – Branches closed:

**New Year's Day**  
Monday, January 2, 2023 (Observed)

**Martin Luther King, Jr. Day**  
Monday, January 16, 2023

**President's Day**  
Monday, February 20, 2023



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.