

Messages



Cruise into summer savings!

Whether you're shopping for a fun convertible, sporty sedan, or roomy SUV for the whole family this summer, we can help you get the car of your dreams with a low-rate auto loan*!

We offer:

- Exciting deals on new, used, and refinanced vehicle loans*
- Competitive rates as low as **4.99** APR**
- Preapprovals so you know your budget before you shop
- Flexible terms from **36** to **84** months

Cruise into summer savings with a low-rate auto loan from the credit union. Visit www.marshlandcu.com to apply today!

* All loans subject to credit approval. Existing Marshland CU loans not eligible for refinance. **Annual percentage rate.



Summer more with VISA®!

When you apply for a **VISA®** credit card* at the credit union, you can do more, see more, experience more....SUMMER MORE. Make the most of the season with these great card benefits.

- Rates as low as **9.90%** APR**
- No annual fee
- 25-day grace period on purchases
- Online account management and payments
- ScoreCard® Rewards points

Summer more this year by applying for your credit card today. Get started at www.marshlandcu.com.

* All loans subject to credit approval. **Annual Percentage Rate. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice.

We've got the keys to your next adventure!

Summer is in full swing, and we've got the keys to your outdoor fun. Whether you're taking to the water for a boating excursion or nestling in the woods to glamp for a while, we can help with an adventure loan*!

RV/Camper, Boat & Motorcycle Loans Rates as low as **6.74%** APR**

Get the keys to your summertime adventure at the credit union. Visit www.marshlandcu.com to apply for your RV, boat, or motorcycle loan today.

* All loans subject to credit approval.

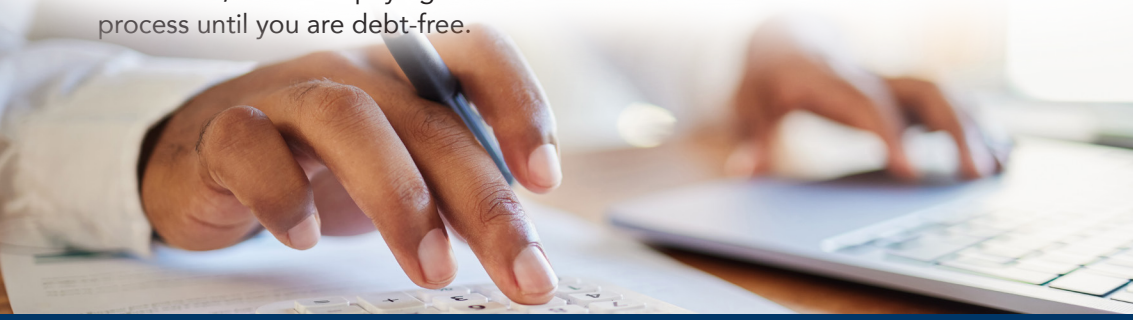
**Annual percentage rate. See credit union for full details.



Mid-Year Financial Checkup

The halfway point of the calendar year is the perfect time to perform a review on your finances. Use this 5 tips for your mid-year financial checkup.

- 1. Review your budget** – Review your spending thus far in 2023 and make necessary updates. Account for any significant life changes that may alter your financial needs, such as a marriage, the birth of a child, a divorce, a job change, or more.
- 2. Review your credit score** – Check your credit score to ensure you're in good shape if you need to borrow money and/or to make sure you haven't become a victim of identity theft or fraud.
- 3. Review your investments** – Make sure your portfolio is meeting your long-term goals. Consider if and how much you can boost your retirement savings.
- 4. Review your tax withholdings** – Review your withholdings to see if adjustments are needed. Your goal is to pay the perfect amount, so you're not hit with a large tax bill at the end of the year nor lending the government your money interest-free.
- 5. Review your debt** – Make a list of all your outstanding debts. Start with the debt that carries the highest interest rate and work on a plan to get rid of that debt the fastest, while still paying at least the minimum on other debts. Continue this process until you are debt-free.



Tips for Saving Money on Summer Bills

Summertime can be an expensive time of year. The kids are out of school, so the grocery and A/C bills rise as does the activity budget. To avoid overspending this season, use these handy tips!

- 1. Cut the A/C** – Try to cut down your overall air conditioning usage and take advantage of floor and ceiling fans that use less energy. Routinely replace your filters to maintain system efficiency.
- 2. Save on Electricity** - Open windows and curtains whenever possible and turn off the lights. Do more outside – eat, read, and take evening walks. Grill your meals outside to give kitchen appliances a break and to reduce the heat generated from inside cooking.
- 3. Save on Laundry** – Give your dryer a break and dry your clothes outside for free. You can also use cool water in the washer more frequently.
- 4. Save on Food** – Look for seasonal fruits and vegetables at the grocery store or local farmers' markets or start your own small herb and veggie garden.
- 5. Save on Gym Memberships** – Freeze your annual gym membership during the summer months and take your workout outside to public parks, local trails, and free recreational facilities.
- 6. Save on Gardening** – Water your lawn and garden in the early morning to avoid the evaporation that can occur in the hotter months.
- 7. Save on Transportation** – Consider carpooling and public transportation to reduce car usage. When you do need to drive, search for low gas prices using budget-friendly apps.
- 8. Save on Childcare** – Huddle up with neighboring parents to hire a babysitter for all the kids and then split the cost.



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

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:

Independence Day
Tuesday, July 4, 2023

Labor Day
Monday, September 4, 2023



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.