



Tis' the SEASON for FREEZING your loan payment! Holiday skip-a-pay is back.

Is your wallet taking a toll this holiday season? Why not put a temporary freeze on your loan payment(s)?

Beginning **November 1, 2023** you can apply to skip a loan payment* in November, December or January and use the freed up funds to cover holiday expenses. Interest on the loan will continue to accrue but you won't need to make another payment until the following month.

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.

Tackle the holidays with ease!

The holidays are imminent. Prepare yourself for the season of spending with our low rate VISA® credit card and you'll be able to tackle your gift-giving expenses with ease.

Enjoy rates as low as
9.90% APR*
on your holiday purchases!

- 25-day grace period
- Worldwide purchasing power
- ScoreCard Rewards
- Ability to earn rewards as you go and more!

Apply for your VISA® credit card now at www.marshlandcu.com.

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.

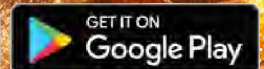
Busy season calls for easy banking

The holiday whirlwind is upon us. From decorating, baking and shopping, to travel and preparing for a new year, there is much to do. This busy season calls for easy banking and it doesn't get much easier than our digital banking solutions. To get started, visit www.marshlandcu.com to enroll in online banking, then download our app to access your accounts on your phone.

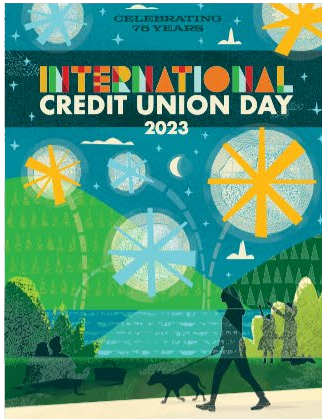
You'll be able to:

- View account transaction history
- Schedule one-time or recurring bills
- Transfer funds between accounts
- Deposit checks with a snap and a tap
- Review and download your financial statements & more!

Tackle the busy season with our easy banking tools. Visit www.marshlandcu.com to learn more!



Celebrating 75 Years of the Credit Union Movement



International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement and has been celebrated on the third Thursday of October since 1948. This year, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating you, our members, the world over.

We invite you to stop by the credit union on October 19th to help us celebrate ICU Day with light refreshments!

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.

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:

Columbus Day

Monday, October 9, 2023

Veterans' Day

Friday, November 10, 2023

Thanksgiving

Thursday, November 23, 2023

Christmas

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024

3 Steps to Better Holiday Budgeting

If you're looking to save on holiday expenses this year, follow these 3 easy budgeting steps.



- 1. Create holiday spending categories –** Categorizing your holiday expenses can help you prioritize your spending. Common categories include gifts; travel; food and entertainment; holiday décor; and charitable donations.
- 2. Allocate Funds Across Categories –** Start with an overall spending limit in mind and then divide that number across categories as you see fit.
- 3. Shop & Track –** As you shop, track your spending in each category. If you spend more than anticipated in one category, move funds from another to cover it and stay true to your limit.

What are the 5 factors that impact credit score?

- 1. Payment History –** Accounting for 35% of your total credit score, this includes whether you've made past credit card or loan payments on time.
- 2. Credit Utilization Ratio –** How much debt you are carrying relative to how much you can borrow accounts for 30% of your credit score. Ideally you'll want to keep your ratio below 30%.
- 3. Length of Credit History –** How long you've had credit makes up 15% of your credit score.
- 4. New credit –** The number of new credit accounts you apply for impacts 10% of your credit score.
- 5. Credit Mix –** The various types of credit accounts you have opened make up 10% of your credit score.

Need to check your credit score? Get started at AnnualCreditReport.com.



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.