

# Equifax suffers

# DATA BREACH

Equifax, a national credit reporting agency, recently experienced a significant compromise of consumers' personal data. This data breach affected millions of Americans. Marshland Credit Union wants to make you aware of the facts as well as recommend resources to help you respond to this event.

## Here is what you need to know:

- The breach is estimated to have occurred between May 2017 through July 2017
- Approximately 143 million Americans were affected
- This information includes names, social security numbers, birth dates, addresses, and in some instances driver's license numbers and credit card numbers

Equifax has created a website for the purpose of helping consumers determine if their information has been potentially compromised. Equifax is also offering one-year of free credit monitoring services. You can visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) for more information.

The dedicated website also provides more information on ways consumers can protect their personal information, as well as ways to contact Equifax directly, including a dedicated Call Center (1-866-447-7559) that is open seven days a week from 7am to 1am EST.

Marshland recommends you should still monitor your accounts and credit reports on a regular basis. Consumers are entitled to one free credit report from each of the 3 major credit bureaus once a year. Marshland's Online Banking services put your account at your fingertips 24 hours a day, 7 days a week. Log into your account regularly and make sure to notify Marshland Credit Union of any possible fraudulent activity.

**For more information, contact us at 912-279-2000.**

## HOLIDAY CLOSINGS

NEW YEAR'S DAY ..... MONDAY, JANUARY 1  
PRESIDENT'S DAY ..... MONDAY, FEBRUARY 19



**Marshland**  
Credit Union

**Brunswick Lobby**  
3650 Community Road  
(912) 279-2000  
Toll Free (888) 265-9565  
(M, T, Th, F) 9:00 a.m. – 5:00 p.m.  
(W) 10:00 a.m. – 5:00 p.m.

**Brunswick Drive-Up**  
3650 Community Road  
(M, Tu, Th) 8:30 a.m. – 5:30 p.m.  
(W) 10:00 a.m. – 5:30 p.m.  
(F) 8:30 a.m. – 6:00 p.m. (S) 9:00 a.m. – Noon

**Gateway Lobby**  
227 Gateway Center Boulevard  
(912) 279-2000, ext. 2070  
(M, T, Th, F) 9:00 a.m. – 5:00 p.m.  
(W) 10:00 a.m. – 5:00 p.m.

**Gateway Drive-Up**  
(M, T, Th) 8:30 a.m. – 5:30 p.m.  
(W) 10:00 a.m. – 5:30 p.m. (F) 8:30 a.m. – 6:00 p.m.

**Southeast Georgia Health Systems Branch**  
2415 Parkwood Drive  
(M – F) 8:00 a.m. – 4:30 p.m.

**Nahunta Office**  
13326 Cleveland Street West  
(912) 462-7000  
(M, T, Th, F) 9:00 a.m. – 5:00 p.m.  
(W) 10:00 a.m. – 5:00 p.m.

**Nahunta Drive-Up**  
(M,T,Th) 8:30 a.m. – 5:30 p.m.  
(W) 10:00 a.m. – 5:30 p.m. (F) 8:30 a.m. – 6:00 p.m.

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

[www.marshlandfcu.coop](http://www.marshlandfcu.coop)

**Board of Directors**  
Doyle Mathis, Chairman  
Paul McKenzie, Vice-Chairman  
Jim Andersen, Secretary/Treasurer  
John Catron, Director  
Harry Clark, Director  
Larry Rountree, Director  
Mindy Tolle, Director

**ATMs are available 24/7  
at all branch locations.**

Federally insured by NCUA



# MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

January 2018

## Are **YOU** tired of paying high credit card interest rates?

For a limited time, Marshland is offering you an alternative to paying those high interest rates. Transfer your balance from a non-Marshland credit card to a Marshland VISA® credit card between February 1, and March 31, 2018 and pay an interest rate of only

**1.99% APR\*.**

**This applies to new\*\* and  
existing VISA® cardholders.**

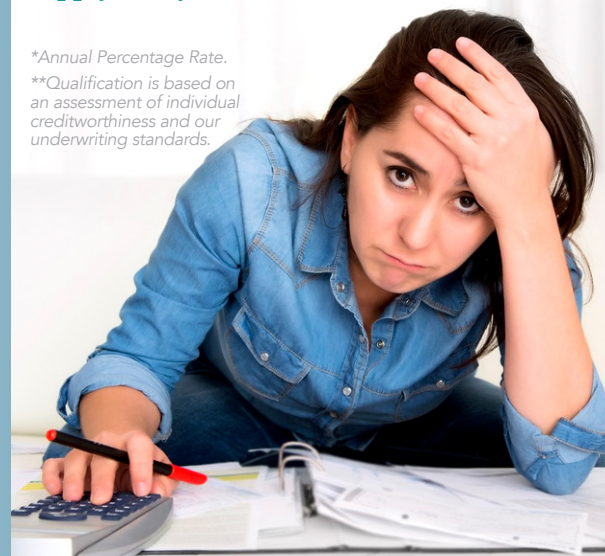
Balance transfers during the promotional period (February 1 to March 31, 2018) will receive the 1.99% APR\* interest rate until September 30, 2018. Of course, any balance remaining after September 30, 2017 will revert back to the standard 9.9% APR\* interest rate.

For more information, call or visit any one of our four convenient locations. Or, apply online at [www.marshlandfcu.coop](http://www.marshlandfcu.coop).

Why pay more interest than you have to?  
**Apply today.**

\*Annual Percentage Rate.

\*\*Qualification is based on  
an assessment of individual  
creditworthiness and our  
underwriting standards.



## Build Your Dream Home with a Marshland 3.75% APR\* Construction Loan

**R**EAL ESTATE analysts say nearly a quarter of Americans are looking for new homes to build rather than buy. Financing a building project can be tricky, though, and requires a loan very different from a traditional mortgage. Let the Mortgage Experts at Marshland be your guide through all the ins and outs of a construction loan.

Typically, construction loans are meant to be short term and are then replaced by another more permanent loan after the house is built. There are two types of construction loans:

- **Construction-to-permanent loan.** You only pay interest during the construction phase. The lender then automatically converts the loan to a mortgage after the home is built, without a second set of closing costs.
- **Construction-only loan.** This requires separate loans for construction and mortgage. Only interest is paid during the building stage, and the entire principal is due at the end of the term. After construction, the borrower must reapply for the mortgage and pay another set of closing costs.

Talk to one of Marshland's Mortgage Loan Specialists today and be on your way to building that dream home you've always wanted. Call **912-279-2030** or visit the Mortgage Department at our Gateway branch to learn more. You can even apply online at [www.marshlandfcu.coop](http://www.marshlandfcu.coop).

\*APR is annual percentage rate. Certain conditions and credit approval is required.

# Board of Directors 2018 Annual Elections

Four terms are expiring on the Board of Directors this year. Nominations for vacancies may be made by petition signed by 1% (150) of the members according the Marshland Credit Union's By-Laws. The closing date for receiving petitions of nominations is January 31, 2018. All nominations by petition must be accompanied by a signed certificate from the nominee stating they are agreeable to the nomination and will serve if they are elected to office.

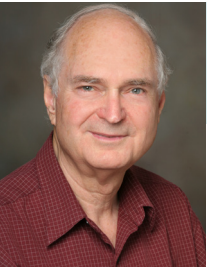
*Nominations by petition may be mailed to:*

**MARSHLAND COMMUNITY FEDERAL CREDIT UNION**

**ATTN: Nominating Committee  
P.O. Box 1957  
Brunswick, Georgia 31521-1957**

Nominations by petition, as well as those nominees chosen by the Nominating Committee, will be posted in a conspicuous place in each branch of the credit union beginning February 10, 2018. All persons nominated either by the Nominating Committee or petition will be placed before the members at the Annual Meeting.

All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. In this case, there will be no nominations from the floor and the election will not be conducted by ballot. When only one member is nominated for each position to be filled, the chair will take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.



**DOYLE MATHIS** *has been nominated for re-election by the Nominating Committee. Below is his statement:*

Doyle Mathis earned Bachelor of Arts, Master of Arts, and Doctor of Philosophy degrees and has served more than forty years as a college administrator and teacher. He was a professor at Belmont University, an assistant editor of The Papers of Thomas Jefferson at Princeton University, a professor and department chair or dean for ten years at the University of West Georgia, and for twenty-five years the Vice President for Academic Affairs at Berry College.

At Marshland Federal Credit Union, Dr. Mathis has been a volunteer since 2005, serving on the Asset-Liability Management Committee, the Nominating Committee, the Information Security Committee, and has been Chairman of the Board of Directors for the past nine years. He enjoys the work with Marshland and would like to continue that service as a member of the Board of Directors.

**MINDY TOLLE** *has been nominated for re-election by the Nominating Committee. Below is her statement:*

Mindy Tolle has earned her Bachelor of Science in both English and Nursing. She has been licensed as a Registered Nurse in the state of Georgia since 1985. She has worked for Southeast Georgia Health System for over 20 years, holding the positions of CCU



staff nurse/charge nurse, Nursing Supervisor, Manager and then Director of Physician Services. She is married and a mother of four. Mrs. Tolle was a member of the Glynn-Brunswick Memorial Hospital Credit Union and upon its merger with Marshland Credit Union, she was asked to serve on the Supervisory Committee. A committee member of Marshland Credit Union since 2009, she has served on the Service Excellence Committee, Asset-Liability Management Committee, Supervisory Committee and the Nominating Committee. Mrs. Tolle completed the Credit Union National Association Volunteer Certification Program in 2010. She finds working as a Marshland volunteer very challenging, educational and enjoyable and would like to continue her service with Marshland Credit Union as a member of the Board of Directors.



**LARRY ROUNTREE** *has been nominated for re-election by the Nominating Committee. Below is his statement:*

Larry Rountree is a Glynn County native and attended Glynn Academy and Georgia Southern College. He served in the United States Marine Corp and made a Viet Nam tour. Mr. Rountree started an Electrical Contractor business and later became the Operations Manager for the Brunswick Port Authority. After returning to the contracting industry, he worked as a Project Manager in both the industrial and commercial construction. Mr. Rountree presently works for John A. Tuten & Associates, a division of James W. Buckley & Associates, Architects as the Contract Administrator.

Mr. Rountree has been a volunteer since 2014 at Marshland Credit Union, serving on the Supervisory Committee and on the Board of Directors. He currently Chairs the Supervisory Committee. Larry enjoys the work with Marshland and would like to continue that service as a member of the Board of Directors.

**JOHN CATRON** *has been nominated for re-election by the Nominating Committee. Below is his statement:*

John Catron is a graduate of the College of Arts and Sciences, University of Virginia, Charlottesville, VA and is married to Sandra Johnson from Abingdon, VA. His daughter, Rachel, is a Psychologist in Winston- Salem. Mr. Catron has always been active in civic clubs working to improve the community and is a member of the Brunswick Exchange Club.



Mr. Catron is in charge of the Information Technology Department at Glynn County which supports Public Safety, Administration, Courts, Community Development, Tax Commissioner, Library and other departments and agencies with approximately 650 users and 500 networked computers. He has also served as Information Technology Director for a city and state government, and was a consultant and managed implementation of projects for clients.

He has been a volunteer since 2014 at Marshland Credit Union and currently serves on the Information Technology Committee. Mr. Catron enjoys serving on the Board of Marshland and would like to continue that service as a member of the Board of Directors.

## Marshland Seeks Applicants for 2018 Memorial Scholarships



The deadline to send in your applications for Marshland Credit Union's Memorial Scholarship is rapidly approaching. Due no later than February 15, 2018, the applications for the three \$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 March 20, 2018.

Scholarship recipients will be selected on the basis of 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.marshlandfcu.coop](http://www.marshlandfcu.coop).

Applicants must be a graduating senior at any Glynn, McIntosh or Brantley 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.

***Don't miss out on this great opportunity, submit your application today!***

## Has Your Contact Information Changed?



It is vital that we have correct contact information, including your mobile phone and e-mail address in case we need to reach you with important account information. Please help us keep your records at **Marshland Credit Union** up to date. If you have had any changes to your contact information, including your address, telephone or e-mail address, please let us know. You can pick up a change of information form at the credit union, or call us at **912-279-2000** and we will gladly mail, fax, or e-mail the form to you.

*Thank you for helping us serve you better by making sure we have your most current information.*

## Marshland Credit Union 2018 Annual Meeting

***The 2018 Annual Meeting of Marshland Credit Union will be held Tuesday, March 20, 2018 at Marshland's Gateway branch located at 227 Gateway Center Boulevard in Brunswick. Dinner will be served at 6:00 p.m. with the meeting following at 6:45 p.m.***

This meeting has been expressly created to afford our members the opportunity to participate directly in the running of their credit union. Members will have the opportunity to vote in the election of the Board of Directors and make their voice heard on issues that concern them.

Mark your calendars and join us and your fellow members on March 20 as we plot the course of the credit union for 2018!