

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

January 2019



KICKSTART YOUR 2019 SAVINGS BY OPENING A Christmas Club Account now!

Don't let the next holiday season of spending sneak up on you. Be prepared by opening a Marshland Credit Union Christmas Club account. This is a separate savings account that allows you to save a little at a time, all year long, via payroll deduction.

Then when the 2019 holiday season rolls around, you'll be ahead of the game with the funds you need to shop early and take the stress out of spending more than you need to!

For more information or to open your account today, give us a call at **912-279-2000** or **888-265-9565** or visit **www.marshlandfcu.coop**.

MARSHLAND CREDIT UNION 2018 ANNUAL MEETING

The 2018 Annual Meeting of Marshland Credit Union will be held Tuesday, March 19, 2019 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 the 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 19 as we plot the course of the credit union for 2019!



BOARD OF DIRECTORS 2019 Annual Elections



Three 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 to the Marshland Credit Union's By-Laws. The closing date for receiving petitions of nominations is **January 31, 2019**. 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, 2019. 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.



Harry Clark has been nominated for re-election by the Nominating Committee. Below is his statement:

I am a native of Brunswick, and with the exception of my college years and a two-year stint in the Navy, I have lived in Glynn County my entire life. I am a graduate

of Glynn Academy High School, Georgia Southern College (with a Bachelor of Science Degree), and the University of Georgia (with a Master of Education Administration Degree).

I am retired from the Glynn County School System after thirty-three years as a mathematics teacher, school principal and curriculum administrator. Specifically, I began my career in education by teaching mathematics courses at Glynn Academy and Brunswick High Schools for ten years. Then, I served as Assistant Principal at Jane Macon and Risley Middle Schools for three years. I became Principal of St. Simons Elementary School in 1976 and served in that capacity for ten years. Finally, I was promoted to the Glynn County School System's Central Office in 1985 and served as the Curriculum Administrator until my retirement in 1993.

My wife and I have been active members of Marshland Community Federal Credit Union for more than fifty years. While serving on the Supervisory Committee for eight years, I have worked with the other Committee members to ensure the financial stability of the Credit Union by overseeing annual audits, conducting monthly reviews of closed and new member accounts, and reviewing and responding to member complaints. In addition, I have served on the credit union's ALM Committee since 2000 and have been Chairman of the Scholarship Committee and Chairman of the Nominating Committee. I am committed to the viability of the Credit Union and am desirous of further service to this organization by re-election to its Board of Directors.



Jim Andersen has been nominated for re-election by the Nominating Committee. Below is his statement:

I have been a resident of Glynn County for 50 years and graduated from Georgia Southern College in 1981. I joined Southeast Georgia Health System

in October 1981 and am currently the Director of Planning & Business Development. Over the years I have been involved with various religious and civic organizations and am a member of St. Mark's Episcopal Church.

I served on the Southeast Georgia Health System Federal Credit Union for over 20 years as a Loan Committee Member, Credit Committee Member, Board Member and then Chairman of the Board for 12 years until the credit union merged with Marshland Credit Union in January 2009. At Marshland Credit Union, I have served on the Supervisory Committee and Customer Service Excellence Committee since January 2012 and on Board of Directors since March 2014. I currently serve as the Board Secretary/Treasurer. Because of my experience and commitment to the Marshland Credit Union, I feel I can continue to contribute as an active Board member.



Mark Hamil has been nominated for re-election by the Nominating Committee. Below is his statement:

I have resided in the Brunswick area since 1980. I am a retired educator who worked as a school psychologist and special education administrator with several Georgia districts, including McIntosh and Glynn County public schools. My undergraduate degree is from Shorter College, Masters and Specialist degrees at Georgia Southern University and my doctorate from the University of Georgia. I have taught undergraduate and graduate level courses for several Georgia colleges and universities for over thirty years. My two children, Scott and Brooke, are Glynn County Schools graduates and my wife, Lisa teaches at Satilla Marsh Elementary. We have been members of the Credit Union since 1981 and have served on the Supervisory Committee since 2017. I would like to offer my contribution to the Credit Union as a member of the Board of Directors.



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, 2019 and March 31, 2019 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, 2019 to March 31, 2019**) will receive the **1.99% APR*** interest rate until **September 30, 2019**. Of course, any balance remaining after **September 30, 2019** will revert to the standard **9.9% APR*** interest rate.

For more information, call or visit any one of our five convenient locations. Or, apply online at 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.

Marshland Seeks Applicants for

2019 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, 2019**, 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 19, 2019**.

Scholarship recipients will be selected 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.marshlandfcu.coop.

Applicants must be a graduating senior at any Effingham, 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.





Marshland
Credit Union

DO YOU HAVE A RESOLUTION TO SIMPLIFY YOUR LIFE THIS YEAR?

Then you're going to love Marshland's Mobile Banking!

Marshland's Mobile Banking eliminates most of your need to visit a branch and makes conducting your financial transactions as easy as pressing a couple of buttons! You can:

- Check your account balance(s) anytime
- Review your transaction history
- Transfer money between your accounts
- Deposit checks instantly via remote capture
- Pay your bills
- Get alerts for a low account balance or other situations,
- And much more!

Plus, it's just as safe and secure as online banking! To get started, download our app to your mobile device from the Apple or Android app store, open it and follow the directions. It's so easy, you'll wonder why you didn't try it sooner!

For more information, give us a call at **912-279-2000** or **888-265-9565** or visit www.marshlandfcu.coop.

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 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.

HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR. DAY MONDAY, JANUARY 21
PRESIDENT'S DAY MONDAY, FEBRUARY 18

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.

Rincon Office

135 Goshen Road, Suite 112
(M, T, Th, F) 9:00 a.m. – 5:00 p.m.
(W) 10:00 a.m. – 5:00 p.m.

Marsh-Line

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

www.marshlandfcu.coop

Board of Directors

Larry Rountree, Chairman
Paul McKenzie, Vice-Chairman
Jim Andersen, Secretary/Treasurer
John Catron, Director
Harry Clark, Director
Mark Hamil, Director
Mindy Tolle, Director

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

Federally insured by NCUA

