

# MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

Spring 2018

## Thinkin' Rincon

Why is everyone at Marshland **"Thinkin' Rincon"**? The answer is that your credit union has a new location! We are excited to officially announce we will be opening an office in Effingham County, Georgia.

This will be the first of four new Marshland branches in South Georgia. In the future, there will also be additional Marshland locations in Wayne, Liberty and Bryan counties.

As most of our members know, Marshland started back in 1953 as the official Glynn Teacher's Credit Union. In the 1990s, we expanded our charter to make it friendly to the whole community and added McIntosh and Brantley to the areas we were allowed to service. As the years have passed, we have continued to prove ourselves as a successful financial institution our members can trust.

The Senior Management team at Marshland and the Board of Directors are passionate about our members and the success of the credit union. They focus on best practices, lower loan costs and competitive interest rates. In addition, they are always looking at our future and how to stay current and competitive. It was decided, back in 2015, that it was time to grow. After countless planning meetings and much due diligence, The Board made a formal request to the NCUA to add territory to our foot print. In 2017, our request was granted and we were formally given permission to add the new four counties.

Effingham is our first new branch. We expect the doors will open early in the second quarter. If you are in Effingham County, stop by and see us at 135 Goshen Road, in Rincon. Say hello to Stephen Bell, our Branch Manager. Stephen comes to us with 17 years of credit union experience. He is friendly and knowledgeable and a great fit for Marshland Credit Union. We are thrilled to have him leading the team in Rincon.

Stay tuned. We will keep you up to date as we continue to grow our branches, staff and services.



## The real estate market is **HOT-HOT-HOT** and so are our 15 year mortgage loan rates!

Spring is in the air which means homes are going up for sale! If you're in the market for a new home, now is the time to look. But before you do, visit us first to understand your mortgage loan\* options. We have a great new 15 year 4% APR\*\* fixed rate mortgage that can put your dream home within reach.

- **4% Fixed rate loans with terms up to 15 years**
- **Guidance from qualified mortgage loan representatives**
- **Pre-approval options**

Apply for your sizzling mortgage loan today. Call **912-279-2030** or visit **[www.marshlandfcu.coop](http://www.marshlandfcu.coop)** for more information.

\* Conditions and credit approval apply. Offer may be discontinued at any time and rates are subject to change. No other discounts apply.

\*\*APR is Annual Percentage Rate. Conditions and credit approval apply. \$150,000 for 180 months at 4.334% APR, \$0 down payment. Monthly payment of \$1,147.31. Finance charge of \$56,514.68. Total Payments of \$206,514.68.

Marshland Credit Union is federally insured by the National Credit Union Administration.

# Expecting a tax refund this year? Here are 10 smart things to do with that money!

1. **Start an emergency fund.** Car repairs, ER visits, broken appliances...Sock some money away now so you're prepared when life's unexpected activities arise.
2. **Save.** The IRS allows you to directly deposit your refund in up to 3 accounts providing an easy way for you to automatically save a portion for the future.
3. **Pay off debt.** If you're carrying high credit card debt or have other items to payoff, your refund is a great way to take care of those obligations.
4. **Invest.** Whether it's your IRA, a college fund or the stock market, investing some or all of your refund might make the most sense for you.
5. **Make home improvements.** Have some ideas for upgrading your home? Use your refund to improve the worth of your house or take care of those pesky repairs you've been putting off.
6. **Prepay your mortgage.** If possible, use some of your refund to make extra payments on your mortgage. Reducing the principal balance can have a huge effect on the total life of the loan.
7. **Take care of your car.** Consider using a portion of your refund to maintain your vehicle. Whether you get new tires, a tune up or a full detailing, taking care of your car can help it perform longer.
8. **Donate.** Maybe you've wanted to give to a charity, but never had the extra cash? Set aside a portion of your refund to give to your favorite cause.
9. **Buy (or save for) large purchase items in advance.** If you know you have college tuition, back to school supplies, new clothes or holiday gifts to buy later this year, set this money aside for those items or even buy them early for possible greater savings!
10. **Have some fun.** It's okay to enjoy the money a little bit! Whether you want to travel, go out on the town or buy yourself a little something, have a little fun if you can afford it.



## New car savings are IN BLOOM!

The deals on new and used vehicle loans are definitely in bloom this spring at Marshland Credit Union. With rates as low as **3.2% APR\*** and terms up to **84 months**, you'll want to shop for your next car now!

And, if you live, work, attend church or school in Glynn, Wayne, McIntosh, Liberty, Effingham, Bryan, or Brantley, you are now eligible to apply for an auto or other loans at Marshland.

Visit one of our convenient locations to apply for your car loan today or visit us online at **[www.marshlandfcu.coop](http://www.marshlandfcu.coop)**. And make sure to get pre-approved so you know exactly how much car you can afford before you shop.

Don't miss the chance to put your new car savings in bloom. Apply for your car loan today!

\*Program, rates, terms and conditions are subject to change without notice. Applicants are subject to credit approval. Some restrictions apply. \$15,000 for 60 months at 3.20% APR (Annual Percentage Rate) with \$0 down payment. Monthly payments of \$270.86 with Finance charge of \$1,251.33, total payments = \$16,251.33.





# Let Marshland and McKinna Auto Put **YOU** in the Driver's Seat

Mark your calendars for the Marshland CU & McKinna Auto's **MEMBERS ONLY SALE!**

**Six Days Only – April 2nd – 7th!!!**

**Monday**  
April 2

**Tuesday**  
April 3

**Wednesday**  
April 4

**Thursday**  
April 5

**Friday**  
April 6

**Saturday**  
April 7



Marshland Credit Union and McKinna Auto are teaming up for a special Members ONLY Auto Sale! From April 2 through April 7, Marshland Credit Union Members will receive super discounts on any McKinna vehicle. McKinna brings you the best pre-owned vehicles, usually with only one owner.

## **Marshland Auto Loan Rates as low as 2.95% APR\*!**

**Marshland Loan officers will be on-site at McKinna Auto Friday and Saturday.** Get your loan Pre-qualified before you Shop! Just visit any Marshland location or go online to [www.marshlandfcu.coop](http://www.marshlandfcu.coop). Or, talk to one of our friendly and knowledgeable loan officers at **912-279-2040**.

\*APR=Annual Percentage Rate. All loans subject to credit approval. Rates subject to change without notice.

## **Marshland's 2018 Memorial Scholarship Winners**

In 2001, Marshland Credit Union established the Memorial Scholarship to honor those members who have served on Marshland's Board of Directors or have served on important committees, such as the Supervisory Committee and the ALM Committee. Our Board of Directors and Committee members volunteer their time and energy to shape the future of our credit union and keep Marshland headed in the right direction.

The Marshland Credit Union Memorial Scholarship is a \$1500 scholarship which is awarded to three deserving graduating high school seniors who plan to attend an accredited college or university. The Memorial Scholarships are used for educational expenses.

In 2010, Marshland began to designate one of the three scholarships be given to a student with plans to attend the College of Coastal Georgia in the fall. Lauren Rowell from Brantley County High has been chosen as the recipient for this year. She has been accepted and will attend the College of Coastal Georgia in the fall of 2018.

The other recipients of this year's Marshland Memorial Scholarship are Hannah Williams and Laura Carter, both from Glynn Academy.

Applicants for the awards had to be a senior at a Glynn, McIntosh or Brantley County school with plans to pursue post-secondary studies. In addition, applicants had to be either a member of Marshland Credit Union or be the son or daughter of a member. Recipients were selected by the Scholarship Committee on the basis of academic achievement, school citizenship and community and school involvement.

Congratulations from Marshland Credit Union to these outstanding young people.





# Marshland Holds 65<sup>th</sup> Annual Meeting

The 65th Annual Meeting of the Marshland Credit Union membership was held on March 20, 2018 at Marshland's Gateway Branch. Approximately 150 members attended the meeting and enjoyed beef tenderloin and roasted chicken breast dinner catered by Sassy's Southern Sweets & Catering.

Chairman of the Board, Doyle Mathis reviewed Marshland's accomplishments during 2017 as well as the credit union's plans for 2018. Matthew Griffin, Marshland's CFO spoke on the financial state of the credit union. He reported Marshland to be strong financially and stable. He also said 2017 was an extremely good year for the Credit Union.

The terms for four seats on the Board of Directors expired this year. The Nominating Committee, chaired by Harry Clark, selected Doyle Mathis, Mindy Tolle, Larry Rountree, and John Catron, each to serve a three year term. Having received no qualified petitions from the membership, Ms. Tolle and Messrs. Mathis, Rountree, and Catron were elected by acclamation.

The Scholarship Committee reported the selection of three area high school seniors, who will each receive a \$1,500 award toward their college expenses. Door prizes were given throughout the meeting with one lucky winner receiving the grand prize of \$500.

Dr. Mathis offered a special thanks to the Annual Meeting Committee, consisting of Kya Hazzard and Nanci Smith for their hard work to make the meeting a success. Marshland also offers a special thank you to all who assisted and especially to our members for their continued support.

## Time is Running Out for Your 2017 IRA Contributions

It's not too late to contribute to your Traditional or Roth IRA for 2017. And, if you don't already have an IRA set up, any Marshland Member Service Representative will be glad to help. You can make contributions until your tax return due date (not including extensions), which is **Tuesday, April 17th** this year. You don't have much time left to take advantage of a possible tax deduction. Consult your tax advisor for details.



### HOLIDAY CLOSINGS

**MEMORIAL DAY ..... MONDAY, MAY 28, 2018**  
**INDEPENDENCE DAY ..... WEDNESDAY, JULY 4, 2018**



**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

