

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

April 2019



TIME FOR NEW DIGS? WE GOT YOU!

Is the storage space in your home overflowing? Are you tired of doing yard work? Do you need more room to entertain? Or are you simply looking for something different? No matter the reason you're wanting to move, we can help you find your next home with a quick and easy mortgage loan*!

Our mortgage program includes:

- All major loans - Conventional, Jumbo, FHA, VA, and USDA
- Very competitive interest rates and closing costs
- Fast closing process
- Expert lending officers ready to walk you through every step of the process

If you're ready to get into some new digs this year, we've got you covered. Call **912-279-2030** or visit www.marshlandfcu.coop today to get started!

TIME IS RUNNING OUT for Your 2018 IRA Contributions

It's not too late to contribute to your Traditional or Roth IRA for 2018. 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 Monday, April 15th this year. You don't have much time left to take advantage of a possible tax deduction. Consult your tax advisor for details.



Tips to paying off your credit card debt

According to a recent study on U.S. households conducted by NerdWallet, credit card balances carried from month to month reached \$420.22 billion by late 2018, a 5% increase from the previous year. The average U.S. household today with credit card debt has an estimated \$6,929 in revolving balances. If you're carrying more credit card debt than you'd like, follow these tips to seek relief.

- 1. Tackle high interest first** - Pay at least the minimum on all your cards to avoid penalties and fees, but really focus on paying down the high interest card first. Once that card is settled, focus on the next highest interest rate card and so on.
- 2. 0% Balance Transfer** - Shop your credit union for a balance transfer program. Many offer 0% APR* on balance transfers and no interest on the debt for a specific time period. This gives you a breather on the interest while you pay the debt down.
- 3. Debt Consolidation** - Consolidate your existing debt into an unsecured personal loan from the credit union, repayable in 3-7 years and often at a much lower interest rate than your credit card.

For additional debt repayment advice, speak with your credit union. There are many resources and tools at your fingertips that can help better your financial situation!

UNDERSTANDING ELDER FINANCIAL ABUSE

Anyone can become the victim of financial exploitation, but the elderly population is particularly vulnerable. Understanding and identifying elder financial exploitation can help you to protect yourself, your loved ones or someone you provide care for who may be at risk. This kind of abuse includes:

- **Taking money or property from the elderly**
- **Forging an older person's signature**
- **Coercing an older person to sign a deed, will, or power of attorney**
- **Using an older person's property or possessions without permission**
- **Promising lifelong care in exchange for money or property and not following through**
- **Telemarketing, mail or Internet scams in which perpetrators contact elderly victims and use deception, scare tactics, or exaggerated claims to get them to send money**

The abusers also come in many forms, and even include individuals close to the victims. If you suspect elderly abuse is taking place involving someone in your life, contact Adult Protective Services. You can find contact information at eldercare.gov or call **1-800-677-1116**.

DEPOSIT checks from here, DEPOSIT checks from there, DEPOSIT checks from anywhere!



Still driving to the Credit Union to deposit your check? There is an easier way. Now...no matter where you are or what you're doing, you can simply snap, tap and securely deposit your check(s) into your credit union account with your smartphone. It's that easy!

To get started, download our mobile banking app **Marshland Express** to your mobile device from the App Store® or on Google Play. Then just sign in and follow the prompts.

Questions? Just call **912-279-2000** and we can walk you



SPRING IN THE AIR, BREEZE IN YOUR HAIR!

The sun is shining, the flowers are in bloom, Spring is finally here. One way you can fully experience the amazing feeling of a cool breeze whipping through your hair is to make that dream car a reality! Whether you've been eyeing a fast, sleek and sporty convertible, a fun, rugged and adrenaline-charging jeep or a more practical ride with a moon roof – we can make your hair flow through the air with a spring car loan*!

- **Rates as low as 3.95% APR****
- **Repayment terms up to 84 months**
- **Easy online application process with a fast turnaround**
- **Pre-approvals so you know how much car you can afford**
- **And much more!**

Spring is already in the air. Now it's time to get the breeze through your hair. Call **912-279-2040** or visit www.marshlandfcu.coop to apply for your wind-whipping auto loan today!

*All loans subject to credit approval. Terms, conditions and membership requirements apply. | **Annual Percentage Rate.



MARSHLAND HOLDS 66TH ANNUAL MEETING



The 66th Annual Meeting of the Marshland Credit Union membership was held on March 19, 2019 at Marshland's Gateway Branch. Approximately 150 members attended the meeting and enjoyed a sumptuous dinner catered by Victorian Teas Catering.

Chairman of the Board, Larry Rountree reviewed Marshland's accomplishments during 2018 as well as the credit union's plans for 2019. Matthew Griffin spoke on the financial state of the credit union. He reported Marshland to be strong financially and stable. He also said 2018 was an extremely good year for the Credit Union.

The terms for three seats on the Board of Directors expired this year. The Nominating Committee, chaired by Mindy Tolle, selected Harry Clark, Jim

Andersen, and Mark Hamil, each to serve a three-year term. Having received no qualified petitions from the membership, Messrs. Clark, Andersen and Hamil 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.

Larry Rountree offered a special thanks to Kya Hazzard and Jessica Ellis for their hard work to make the meeting a success. Marshland also offers a special thank you to all staff and who assisted and especially to our members for their continued support.

MARSHLAND'S 2019 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.

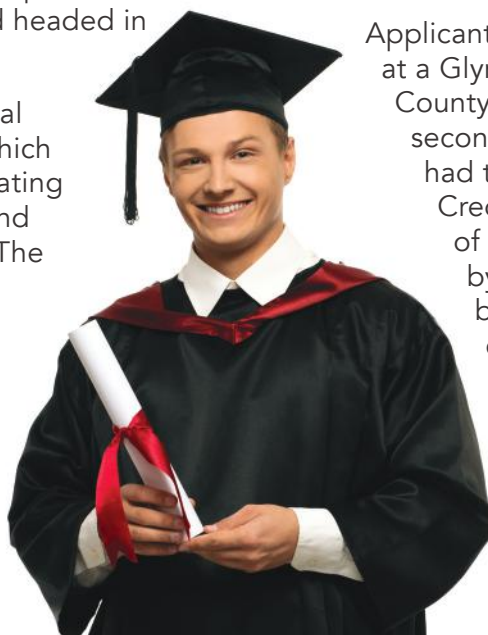
In 2010, Marshland began to designate one of the three scholarships be given to a student with plans to attend the College of Coastal Georgia in the fall **Hailey Wilkerson** from Brunswick High has

been chosen as the recipient for this year. She has been accepted and will attend the College of Coastal Georgia in the fall of 2019.

The other recipients of this year's Marshland Memorial Scholarship are **Laura Lewis** from Glynn Academy and **Sierra Santiago** from Brantley County High School.

Applicants for the awards had to be a senior at a Glynn, McIntosh, Effingham 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 WELCOMES JESSICA ELLIS, HR MANAGER



Marshland welcomes Jessica Ellis as our new Human Resources Manager. She has taken over the Human Resources duties from the former Director of Human Resources and Marketing, Nanci Smith. This will allow Ms. Smith to fully concentrate on Marshland's marketing efforts as the Credit Union continues to grow.

Jessica comes to us with more than 25 years of experience in Human Resources, Business Management, and Organizational Consulting, particularly in the nonprofit realm. She moved back home to Glynn County from Staunton, Virginia, where she was the Director of Human

Resources and Business Manager for the American Shakespeare Center for several years. In that role she served 75 employees and 25 additional contracted employees while also managing the financial operations of their \$4 million dollar budget.

Jessica is thrilled to serve the Marshland family and is looking forward to continued positive growth in our credit union community. You will see her visiting branches and coordinating events. She also has an open door to anyone in need of HR support. Keep an eye out for new inspirational communications, as she is most excited to encourage and support her coworkers!

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

MEMORIAL DAY MONDAY, MAY 27, 2019
INDEPENDENCE DAY THURSDAY, JULY 4, 2019

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) 10:00 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

