



Don't fall victim to an imposter scam!

Imposter scams are on the rise according to the Federal Trade Commission's (FTC) latest report. For the first time, imposter scams surpassed identity theft as the second most common category of consumer complaints. Although the scams come in many varieties, they tend to involve a scammer phoning a consumer pretending to be someone trustworthy, such as a government official, to convince a consumer to send money. To help battle this growing issue, the FTC has noted the following prevention tips for consumers:

- 1. Don't wire money.** Scammers encourage consumers to wire money or send prepaid debit cards because it's like sending cash and once it's gone, it cannot be traced.
- 2. Don't pay for a prize.** If you enter a legitimate sweepstakes, you don't have to pay insurance, taxes or shipping charges to collect your prize. If you have to pay, it is not a prize. And if you didn't enter a sweepstakes or lottery, then you can't have won.
- 3. Don't give out personal information.** Never give out sensitive information including your bank account, credit card or SSN unless you know who you are dealing with and you initiated the call.
- 4. Don't trust a name or number.** Criminals use official sounding names to gain trust. It is illegal for any promoter to lie about an affiliation with, or endorsement by, a government agency or other well-known organization. No legitimate government official will ask you to send money to collect a prize, fix your computer or the like.
- 5. Put your number on the National Do Not Call Registry at donotcall.gov.** Most legitimate sales people generally honor the list, but scammers ignore it. Putting your number on the list helps to 'screen' your calls for legitimacy and reduce the number of telemarketing calls you get.

If you do get a call from a government imposter, file a complaint at [ftc.gov/complaint](https://www.ftc.gov/complaint) and include the date and time of call; name of the agency the imposter used; what they tell you including the amount of money and payment method they requested; phone number of the call and any other details of the call. This information can help law enforcement to track the information and identify the callers.

Find more information at www.consumer.ftc.gov.

HOLIDAY CLOSINGS

INDEPENDENCE DAY WEDNESDAY, JULY 4, 2018
LABOR DAY MONDAY, SEPTEMBER 3, 2018



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
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

July 2018

BIG Changes are coming to Marshland!

There are big changes happening at Marshland which will affect YOU, our members! Marshland is undergoing a complete and total transformation of our core computer systems. That means all the convenient services you've come to expect from Marshland will be disrupted for a few days at most.

- Marshland will be closed Monday and Tuesday, July 30 and 31, 2018.
- We will reopen at 10am on Wednesday, August 1, 2018.
- You will NOT be able to use Bill Pay between Monday, July 23 and Wednesday, August 1. So, plan to pay your bills early.
- All other services, such as MarshLine (automated voice banking), and MarshNet (online banking services), will not be accessible beginning Sunday, July 29 until Wednesday, August 1.
- There will be a daily limit of \$400 for all debit card purchases and withdrawals from Sunday, July 29 to Wednesday, August 1.

After the conversion to the new system is completed on August 1, you'll need to incorporate the changes into your devices by re-enrolling in:

- MarshLine – our automated voice banking system.
- Mobile Express – Marshland's mobile banking app.
- MarshNet – our online banking and Bill Pay system.
- E-statements – Marshland monthly statements emailed to you.

Please make an effort to plan ahead so as not to be caught unaware of the disruption of services. **Remember, you will not be able to access your account between Sunday, July 29th and Wednesday, August 1. And, you will not be able to pay your bills using the online Bill Pay system from Monday, July 23 until August 1.**

Marshland is moving to newer and better technology in order to make our services that much more efficient and easier to use for our members. We apologize for the inconveniences these changes will cause initially but the staff at Marshland knows you will be pleased with the changes we are making. At Marshland we continually strive to bring you better services. Of course, our staff will be available to help you with any issues you may encounter.

Thank you for your business as we continue to grow.



Let Marshland put **YOU** in the driver's seat!

With Marshland's low rates, now is the time to purchase that new or used car you've had your eye on.

Your rate could be as low as:

3.40% APR*

At Marshland Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to a down payment. And most people won't qualify for the lowest advertised rate. But if you come to Marshland to be pre-approved for an auto loan, you can have the bargaining power you need to negotiate the best price possible. We can help you determine the monthly payment you can afford and offer you a great low rate.

So take that, high interest! For more information, visit us online at www.marshlandfcu.coop or call **279-2040** today.

*Annual Percentage Rate. Programs, rates, terms and conditions are subject to change without notice. Loans subject to credit approval.



24/7 Service as Easy as 1-2-3

Marshland Credit Union has your number this summer with 24/7 service when you are on the go. Use your phone or computer to check balances, view your account information or conduct transactions whenever and wherever it is convenient for you.

Enjoy easy access to your accounts with:

- **Audio Response 265-3518 or 888-265-3518**
- **Home Banking at www.marshlandfcu.coop**
- **Marshland Mobile Express Banking**
- **Remote Deposit Capture**
- **Online Bill Payment**
- **ATM Service**
- **eStatements**

Our electronic services are free and simple to use. Keep your summer simple with 24-hour access to Marshland Credit Union. Just visit www.marshlandfcu.coop to sign up today!

HURRICANE season is here... Don't get caught unprepared!

The official Atlantic hurricane season is here and we want you to be informed and prepared should a major storm erupt. In the event of a tropical storm system, we encourage you to:

- Stay informed of the weather system and get updates via the radio, TV, online or your cell phone.
- Keep a disaster supply kit on hand that includes a flashlight, batteries, cash, first aid materials, non-perishable foods, water, daily medications and copies of important information documents such as driver's license, insurance papers/cards and the like.
- In case of an evacuation, make sure your vehicles have plenty of gas and be prepared to take your pets with you. Get to know the local hurricane evacuation route(s) to take and have a plan in place of where you can stay.
- If you are not ordered to evacuate, make sure you have adequate supplies in case you lose power or water and cannot leave your home due to flooding or blocked roadways.
- Prepare your house in advance by trimming or removing any damaged trees and limbs, securing loose rain gutters and downspouts, and reinforcing the roof, windows and doors.

In addition to preparing you for a hurricane, please know Marshland Credit Union also has a hurricane preparedness plan in place. In the event of a tropical storm system, we will:

- Keep our ATMs fully stocked so you can easily obtain cash.
- Maintain normal operating hours for as long as possible prior to an impending storm until it is deemed unsafe to do so.
- Reopen the branches as soon as possible following a storm once all danger has passed.
- Ensure the security of our data, facilities and assets to the best of our ability via our disaster preparedness plan and adherence to our backup and safety protocols.



Rincon Grand Opening Fun for Everyone!

May 31, 2018 was a big day for Marshland Credit Union. It was the official Grand Opening of our new branch in Effingham County, Georgia. The Rincon branch is the first of a series of four new branches coming to the area.

What a great day it was! The weather was beautiful and a large crowd turned out for the Chamber Ribbon Cutting and luncheon. Marshland Executive Team members were there, as well as Marshland Board Members, to show their support and tour the new facility. Brad Carr, Effingham Chamber Director, along with local Ambassadors, directed the event, while Stephen Bell, Rincon Branch Manager, made the ceremonial cut of the ribbon.



Ribbon cutting ceremony performed by Stephen Bell, Rincon Branch Manager; Jeff Holcombe, Marshland CU CEO and Marie Smith and Betty Conway, Rincon Branch staff members. The event was sponsored by the Effingham county Chamber of Commerce.



The Loft Restaurant catered delicious lunch foods and homemade desserts throughout the event. As an added treat, Texas Roadhouse joined in, like a back yard neighbor, with a mouthwatering platter of ribs and potatoes.

Business neighbors and guests received "We are Growing" themed plants, raffle items and giveaways throughout the day.

In addition, those in attendance registered for one of two chances to win a \$500 CD, compliments of Marshland (winners to be drawn on 7/2/18).

Marshland would like to thank the entire group of friends who made the event possible including Joe Marchese Construction, who built out the space and offered support every day. Also, The Effingham Herald, The Chamber of Commerce and the team at DAI property Management.

Marshland Credit Union in Rincon is a full service Credit Union offering Checking, Savings, Lending and **24/7 ATM** services at 135 Goshen Road, suite 112.



Taking a trip this summer?



Make it worry-free by safeguarding your home before you go!

1. Do not post updates on Facebook, Instagram, Snapchat, Twitter or any other social media while you're away.
2. Get automatic timers to turn your lights on and off at the appropriate times of day.
3. Suspend the delivery of your mail and newspapers or ask a neighbor to collect them for you.
4. Make sure to lock all doors and windows to your home and vehicles. And don't forget your garage or shed!
5. Consider a DIY alarm system or get an easy-to-install security camera so you can keep an eye on your house while you're away. If you already have an alarm system, make sure it is appropriately set prior to your departure.
6. Change your locks before you go for even more protection.
7. Don't hide a key to your house outside as burglars know the best hiding spots.
8. Unplug your TVs, computers and other appliances to protect them from power surges.
9. Take one last look at your house from the street to ensure no valuables are visible that might lure criminals.
10. While you're at it, turn your thermostat up to ~80 degrees to save money while you're away.