

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

July 2019



**Let Marshland
Community FCU
put you in the
driver's seat!**

No
processing fees
No
pre-payment
penalties

**Low,
Low Rates on
NEW and USED
Vehicles.**

CALL OR COME BY FOR A
PRE-APPROVAL.



What's Kasasa®?

It's rewards-based checking and it's coming soon to Marshland members.

STAY TUNED!



**LET US KNOW BEFORE
YOU GO!**

**Why you should give your credit union
a "Heads Up" on your travel plans**

Traveling this summer? Whether you are planning to travel outside of the country or outside of your normal business area, let us know before you go!

It is important to notify your credit union of your travel plans at least one week prior to your departure to ensure you have access to your money and can use your credit cards and debit cards without interruption while you are away.

This is an extra security measure as all accounts are monitored for suspicious or unusual card activity. Without prior notification of your travels, transactions for large amounts, out of the country, or high frequency, may result in your card being blocked for security reasons.

The easiest way to notify us of your travels is by calling **912-279-2000**.

SAFE TRAVELS!





REFLECTING ON RELAY FOR LIFE

The Marshland staff was recently reflecting on our contributions to the American Cancer Society's Relay For Life, Glynn County and we came up with some amazing statistics!

We determined Marshland has contributed annually, as a fundraising team, for over twenty years. Jodi Lewis has been the Team Captain for the last dozen of those years and under her leadership, we've raised over \$82,000!

How did we do it? It was truly a joint effort between Marshland members and employees. Upon visiting our branches, you may have noticed the \$1.00 lollipops or \$1.00 pens at the teller stations. Funds from those sales go directly to Relay for Life. Behind the scenes, branch employees often opt to donate \$5.00 to the effort so they can participate in "Jean Fridays!"

In addition, we have held bake sales, hot dog cook outs, raffles and even a yard sale to increase our contributions. This grass roots effort has yielded big bucks to fight cancer. Sincere thanks to all the employees and all the members who have helped with this important fundraiser!

Are you a recent graduate headed off to college in the fall?

CONSIDER THESE 10 SMART MONEY MANAGEMENT TIPS TO STAY ON TRACK.

- 1. Make a budget and track all money coming in and going out,** accounting for items such as books, supplies, food, personal care items, gas, laundry expenses and more. There are many online budgeting tools and money management apps to help.
- 2. Track all expenses by saving your receipts,** entering into a worksheet and then reviewing monthly. You'll be surprised at how the little things add up and you'll identify areas where you can save.
- 3. Borrow only what you need.** Don't incur more student debt than you need. Take out loans to cover true school expenses (tuition, books, etc.) not lifestyle expenses.
- 4. Be smart with your debit card** making sure you always know your checking account balance before you make a purchase so you don't overdraw your account and incur unnecessary fees.
- 5. Use credit cards wisely** by limiting the number of credit card accounts you open and always paying your balance in full each month. If you don't, you'll incur interest on the remaining balance which continues to grow monthly, whether you make a purchase the next month or not.
- 6. Build good credit by paying your monthly bills in a timely manner.** This might include cell phone bills, car insurance, credit card payments, utility bills and rent.
- 7. Protect yourself from identity theft** by guarding your personal information – Watch your bank statements closely to ensure all transactions are accurate. Keep all your personal information private (be careful of what you share on social media), shred paperwork that includes personal details and never share your passwords or PINs with anyone.
- 8. Save where you can, especially for emergencies.** Pay yourself first by opening a savings account and automatically transferring any amount you can into savings. Also try to build up an emergency fund to help with those unexpected expenses that could arise such as car repairs, school expenses or even medical fees.
- 9. Always ask for a student discount.** Many restaurants, entertainment venues and services near a college campus will offer a student discount. Every little bit helps.
- 10. Know what insurance you need.** Make sure you're covered with health, auto, renters or other insurance so you're protected if something goes wrong.

Don't exit college with a mound of unnecessary, high interest debt. Follow these tips to minimize that debt and set yourself up with a solid financial foundation.



1 ^{HAPPY} Anniversary YEAR RINCON!



Rincon Branch Manager, Stephen Bell; President/CEO Jeff Holcombe and Rincon staff members cut ribbon to Rincon office in May, 2018

May 31, 2018 was a big day for Marshland Community Credit Union. We opened our first branch within our newly expanded field of membership.

The Marshland expansion started in Rincon, Georgia which is situated in Effingham County. If you are not familiar, Rincon is past Savannah on I-95. It's actually the last exit in Georgia on I-95 north. If you miss it, the next turnaround is South Carolina!

It has been just over a year since the project commenced, and we have come a long way from finding a location and completing a renovation. The team we put together in 2018 is strong and actively involved in the community through the Chamber of Commerce, Exchange Club and various business organizations. We have followed our original footprint

in Glynn County and become involved with the local school system and the hospital.

In addition to the branch, we now have two local Marshland ATMs to serve members in the area. One machine services South Effingham High School and the other services Effingham Health System. For special employment groups, such as these, we offer a service called CU2U, where we bring the credit union to the business location, for their convenience.

Our focus throughout 2019 is to continue to be a good community partner to those who live and work in Effingham, and to increase our membership by offering valuable products and personal service.

Thanks to all who have supported this endeavor!

WHAT'S UP WITH JESUP? Renovations for Marshland's newest branch are underway!

Rincon is up and running and the spotlight is now on Wayne. We sometimes hear the question "What's up with Jesup?" The answer is: "A lot."

We have chosen our location at 333 West Plum Street and renovations are officially underway.

Our team is in place. Jodi Lewis, a 12-year Brunswick employee and native of Jesup, will serve as Branch Manager. Julie Drawdy (2 year employee) and Heather Nolan, Marshland Tellers/MSRs, also live in Wayne County.

For the last year, we have been working in Wayne County and getting to know the community. We are active members of the Chamber of Commerce, where Jodi serves as a Chamber Ambassador. We have also been a contributing sponsor for Taste of Wayne, as well as the Legacy Dinner. And we are already working with the school system supporting back-to-school events, teachers, students and sports teams in Wayne County.

Marshland auto financing is red hot in Jesup! We have worked hard to get to know all the local dealerships in Wayne and set up financing options for customers. Therefore, folks can finance their automobiles through the credit union, at the dealership, at the time of purchase. Of course, if they prefer, they can call or stop by and work with us directly.

Also, did you know we finance more than cars and trucks? This past summer, Marshland and R&R Auto hosted a Camper Sale at the Glynn Place Mall in Brunswick! It was a great success and we got to know many "Happy Campers" from Glynn County, Wayne County and beyond.

We are excited to open our doors in Wayne County because of the people, the business relationships and the lifestyle. We are truly thrilled to be part of such a special community and look forward to getting to know our new neighbors!



Renovations are underway to convert the old Georgia Power building in Jesup into the newest Marshland Community branch



Marshland
Credit Union

HEADED AWAY TO PLAY THIS SUMMER?

Here are 5 quick tips to keep your home safe while you're gone so you can really enjoy your stay!

- 1. Check all doors and windows** before you leave to ensure they're locked up tight. Also reinforce sliding doors at the base of the doors (or windows) with a broom, yardstick or other block.
- 2. Ask a friend or neighbor to help.** They can pick up your mail or packages until your return from your trip.
- 3. Make it look like someone is at home.** Set timers to turn your lights on and off and leave a car parked in your driveway if possible.
- 4. Don't tell criminals you're leaving by broadcasting your absence on social media.** You can still post those great photos as soon as you return. You don't want to spend your vacay on your phone anyway!
- 5. Install cameras for real peace of mind.** Smart home products can make your life much safer and your vacation much sweeter!

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.**

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AMERICA'S
CREDIT UNIONS™

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MARSHLAND COMMUNITY SHOUT OUTS!



LITTLE LEAGUE BASEBALL

We'd like to congratulate the Glynn County Marshland Little League Baseball team on finishing a great season.



2019 RETIRING TEACHERS & SCHOOL SYSTEM EMPLOYEES

Congratulations to the 2019 retiring teachers and school system employees from the Marshland area. We wish each of you a long and very happy retirement!

Team Marshland family member Martha Russell (wife of Bo Russell, Mortgage Lender) retired this year. Congrats Martha!

HOLIDAY CLOSINGS

INDEPENDENCE DAY THURSDAY, JULY 4, 2019

LABOR DAY MONDAY, SEPTEMBER 2, 2019