

# MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

January 2020

## Kickstart your 2020 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 2020 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](http://www.marshlandfcu.coop)**.



## 2019 Annual Meeting

The 2019 Annual Meeting of Marshland Credit Union will be held on **March 17, 2020** 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 17th as we plot the course of the credit union for 2020!**



## Transfer your balance and save!

**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, 2020 and March 31, 2020 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, 2020 to March 31, 2020) will receive the 1.99% APR\* interest rate until September 30, 2020. Of course, any balance remaining after September 30, 2020 will revert to the standard 9.9% APR\* interest rate.

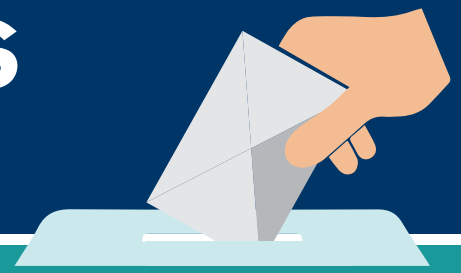
For more information, call or visit any one of our five convenient locations. Or, apply online at **[www.marshlandfcu.coop](http://www.marshlandfcu.coop)**.

\*Annual percentage rate. 1.99% APR available until September 30, 2020. Following this limited time period, the rate will revert to the standard 9.9% thereafter. Subject to credit approval.



# BOARD OF DIRECTORS

## 2020 Annual Elections



Two 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, 2020**. 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, 2020. 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.



### **PAUL MCKENZIE SR.**

Paul McKenzie has been nominated for re-election by the Nominating Committee. Below is his statement.

It has been my privilege to serve on the Board of Directors of the M.F.C.U. for the past 15 years. Since I have been on the Board, I have served in the capacity as Vice Chairman of the Board of Directors and as Chairman of the Personnel and the Information/Technology Committees. I am employed with the Glynn County Board of Education as the Director of Legal Compliance for Glynn County Schools. I also serve as the Pastor of The Bethel Evangel Christian Church and the Southeast Georgia Emmaus Board of Directors. I am also a member of the Glynn County Exchange Club and serve as the chairman of the Student of the Month Program.

I have been a member of Marshland Credit Union for the past 25 years. During my time on the Board, I have gained invaluable experience and have sought to faithfully serve out

my commitment to our members. I believe that I can continue to be an asset to the board and seek the opportunity to continue my tenure as a board member.



### **LARRY ROUNTREE**

Larry Rountree has been nominated for re-election by the Nominating Committee. Below is his statement.

Larry Rountree is a Glynn County native and attended Glynn Academy and Georgia Southern College. He served in the United States Marine Corp and made a Vietnam tour. Mr. Rountree started an Electrical Contractor business and later became the Operations Manager for the Brunswick Port Authority. After returning to the contracting industry, he worked as a Project Manager in both the industrial and commercial construction. Mr. Rountree presently works for John A. Tuten & Associates, a division of James W. Buckley & Associates, Architects as the Contract Administrator.

Mr. Rountree has been a volunteer since 2014 at Marshland Credit Union, serving on the Supervisory Committee and on the Board of Directors. He currently serves as the Chairman of the Board of Directors for Marshland Credit Union. Larry enjoys the work with Marshland and would like to continue that service as a member of the Board of Directors.



### **DALE MCNABB**

Dale McNabb has been nominated for election by the Nominating Committee. Below is his statement.

Dale McNabb is a native of Brunswick. He graduated from Glynn Academy in 1984 and Georgia Tech in 1988. He and his family moved back to Brunswick in 2003. From 2003 through 2013, he worked for SunTrust and United Community Bank focusing on mortgage lending and retail banking. In 2013, he joined Edward Jones as a Financial Adviser and continues in that capacity today helping clients achieve their long term financial goals. In November 2018, Dale completed his education requirement through Emory University and passed the CERTIFIED FINANCIAL PLANNER™ exam.

Dale has previously served on the boards of Keep Golden Isles Beautiful, The Glynn County Sports Hall of Fame, The Exchange Club of Brunswick and The Chapel. He began serving on the Marshland Supervisory Committee in 2019. Dale and his wife, Rhonda, are active partners at The Chapel. He would like to offer his contribution to the Credit Union as a member of the Board of Directors.



# Marshland is offering scholarships to 4 graduating seniors!

The deadline to send in your applications for Marshland Credit Union's Memorial Scholarship is rapidly approaching. Due no later than **February 15, 2020**, 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 17, 2020.

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](http://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.



## Open your KASASA account today!

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**Kasasa  
Cash Back®**

**Kasasa  
Tunes®**



Free checking	✓	✓	✓
Monthly reward	3.00% APY* on balances up to \$10,000 if qualifications are met  0.05% APY* on all balances even if qualifications aren't met	3.00% cash back on debit card purchases (up to \$9 every month)*	\$10 in refunds for iTunes®, Amazon® or Google Play™ purchases every month (\$20 Sign-up Bonus for opening your account)*
Refunds on ATM withdrawal fees, nationwide*	Up to \$25 per month*	Up to \$25 per month*	Up to \$25 per month*
No minimum balance to earn rewards	✓	✓	✓
No monthly maintenance fees	✓	✓	✓
Free debit card & online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Kasasa Saver® available	✓	✓	n/a
Minimum deposit to open	\$50	\$50	\$50

### Here's how to earn your Kasasa® rewards...

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during each Monthly Qualification Cycle:

- Have at least 12 debit/credit card purchases post and settle (No minimum).
- Be enrolled in and agree to receive eStatements
- Be enrolled in Online Banking.
- No ACH Option Required.

**Plus**, there are no additional qualifications to earn a higher Kasasa Saver rate. Just meet your Kasasa Cash or Kasasa Cash Back qualifications and get a higher rate on your Kasasa savings, too!



### Add **Kasasa Saver** – an automatic way to save!

Have your rewards transferred into a free Kasasa Saver account – where you can earn up to a 0.75% APY\* – or a 0.05% APY\*, even if you don't meet your qualifications for the month!



# 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.



## Marshland has opened a NEW LOCATION in Jesup, Georgia!

On Friday November 8, 2019, the Wayne County Chamber of Commerce and Marshland Management Team cut the ribbon and declared Marshland Jesup officially open for business! The event was well attended, with more than one hundred people stopping in throughout the day. A lovely lunch, catered by Under the Chandelier, was served and door prizes were drawn.

The branch is located at 333 West Plum Street. The locals know it as "the old Georgia Power building". Marshland recently completed a renovation of the property, inside and out, giving the building a face lift and a clean fresh look.

This was a Grand Opening over two years in the making, so it was especially exciting. Charlie Lovering, Marshland's C.O.O., welcomed all the guests and spoke about Marshland and Wayne County, and the opportunities to be involved in the community. Denna Bennett, Chamber Director, talked about Marshland's commitment to Wayne County and all the time Jodi Lewis, the Jesup Branch Manager and Chamber Ambassador, had already invested in Wayne County over the last two years.

Jesup is home for Jodi. She was born and raised there and attended Wayne County Schools all her life. She commuted for the last twelve years from her home in Jesup to Marshland's main branch in Brunswick. She is thrilled to be "Back Home" and looks forward to growing her branch and being a part of the Jesup business community.



### HOLIDAY CLOSINGS

NEW YEAR'S DAY: ..... WEDNESDAY, JANUARY 1, 2020

MARTIN LUTHER KING, JR. DAY: ..... MONDAY, JANUARY 20, 2020

PRESIDENT'S DAY: ..... MONDAY, FEBRUARY 17, 2020



**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, F) 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) 279-2070  
(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, F) 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  
(912) 466-3151  
(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, F) 8:30 a.m. – 5:00 p.m.  
(W) 10:00 a.m. – 5:00 p.m.

#### Rincon Office

135 Goshen Road, Suite 112 | (912) 280-3110  
(M, T, Th, F) 9:00 a.m. – 5:00 p.m.  
(W) 10:00 a.m. – 5:00 p.m.

#### Jesup Office

333 West Plum Street | (912) 530-6060  
(M-F) 9:00 a.m. – 5:00 p.m.

#### Jesup Drive-Up

(M-F) 8:30 a.m. – 5:00 p.m.

#### Additional ATM Locations

Darien, Georgia  
1225-A Northway | Darien, GA 31305

#### Effingham Health System ATM

459 GA Highway 119s | Springfield, GA 31329

#### South Effingham High School ATM

1220 Noel C. Conaway | Guyton, GA 31312

#### Marsh-Line

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

[www.marshlandfcu.coop](http://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  
Dale McNabb, Director

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



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