

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

October 2019

SCORE A TOUCHDOWN FOR YOUR WALLET WITH KASASA CASH

Enjoy high interest earnings and refunds on ATM withdrawal fees

Get paid just to bank at Marshland Credit Union — free Kasasa Cash checking rewards you with up to 3.00% APY* every month for doing banking basics, like using your debit card.

You'll also get refunds on ATM withdrawal fees, nationwide — so every ATM is your ATM, no matter where you are. Link your account to a free Kasasa Saver to make saving easy. Open your accounts online today at www.marshlandfcu.coop or visit any of our branches.

Benefits

- Free checking that pays high interest
- 3.00% APY* on balances up to \$10,000
- A range of 3.00% to 0.72% APY* on balances over \$10,000 depending on balance in account
- 0.05% APY* if qualifications aren't met
- May receive refunds on ATM withdrawal fees, nationwide (up to \$25 monthly)
- Link to free Kasasa Saver to build savings
- No minimum balance to earn rewards
- No monthly maintenance fee
- \$50 minimum deposit to open
- **Electronic Banking services:**
 - Free online banking with bill pay
 - Free e-statements (EZ Statements)
 - Free mobile banking (with mobile deposit)

Here's how easy it is to earn your rewards:

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

- At least 12 debit card purchases
- Be enrolled in and agree to receive electronic statements (EZ Statements)
- Be enrolled in and log into online banking

And if you don't meet these qualifications, don't worry — your account is still free.

Plus, you'll still earn our base rate. And you can get right back to earning your full rewards the very next cycle that you qualify.

*APY = Annual Percentage Yield. Accurate as of 6/14/2019.



A GIFT FOR THE HOLIDAYS FROM MARSHLAND CU

The holidays are just around the corner. This holiday season, Marshland wants to give you a gift!

Beginning September 30 until December 31, 2019, Marshland Credit Union's VISA® credit card will have a special **1.99% APR*** interest rate on all purchases.

Any purchases charged to a new or existing Marshland VISA® credit card during this three-month promotional period will receive the 1.99% APR* rate until June 30, 2020. However, any purchase balance remaining in the promotional segment as of June 30, 2020 will revert back to the standard rate of 9.9% APR*.

What are you waiting for? Grab your Marshland VISA® Credit Card and hit the mall! And if you don't already have a Marshland VISA® card, it's easy to apply online at www.marshlandfcu.coop or visit one of our conveniently located branches today.

*APR = Annual Percentage Rate. 1.99% introductory promotional rate applies to purchases made between 9/30/19 and 12/31/19 for new and existing cardholders. Purchases made between 9/30/19 and 12/31/19 will have 1.99% APR until 6/30/20. After that, any unpaid promotional balance will revert back to your standard rate of 9.90%. Rates, terms and Conditions are subject to change without notice.



Annual Election of Marshland's 2020 Board of Directors

All credit unions are governed by a Board of Directors which is elected by and from the credit union's membership. Board members serve voluntarily and face many responsibilities which require a general understanding of credit union operations, leadership and the credit union movement. Board members receive no compensation other than the satisfaction of contributing to the credit union's leadership.

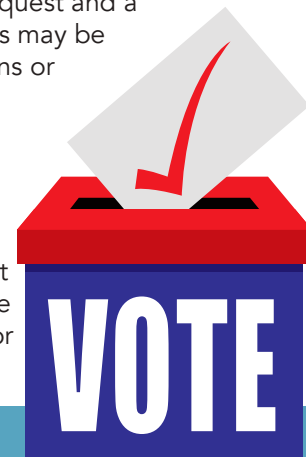
At Marshland Credit Union, the Board is elected each year by the membership at the Annual Meeting. We are pleased to open nominations for the 2020 elections. Candidates who wish to serve on the Board beginning in 2020 must meet the following qualifications:

- **Nominees must be a member in good standing at Marshland Credit Union.**
- **Nominees must be available to attend board and committee meetings.**
- **Nominees must be willing to serve a three-year term.**

Candidates may be nominated by submitting a letter of request and a resume with qualifications to the credit union. Submissions may be dropped off at any of the six Marshland CU branch locations or mailed to:

Nominating Committee
c/o Marshland Credit Union
P.O. Box 1957 | Brunswick, GA 31521-1957

All elections will be determined by plurality vote to be held at the Annual Meeting in March 2020, except where there is one nomination for each vacancy. The deadline for submissions for the 2019 nominations is **Monday, December 2, 2019.**



International Credit Union Day

On **October 17, 2019**, Marshland Credit Union will join with 56,000 credit unions around the world in celebration of **International Credit Union (ICU) Day®**.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Marshland Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans. It is literally, people helping people. This is why Marshland Credit Union celebrates ICU Day. Credit unions empower people, wherever they are in the world, or in life, to take control of their financial future.

The public is invited to stop by any of our branches on October 17th to celebrate with Marshland Credit Union a movement that concerns itself with the financial success of all people.

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GET YOUR MORTGAGE FROM MARSHLAND!

For over sixty years, we've helped our Georgia neighbors find their way home. Let our friendly lenders guide you through the process too.

- Competitive rates for home purchase, refinance or construction
- Available for primary residence, second homes, vacation homes or investment properties
- A wide range of terms customized to your unique situation
- Variety of financing programs available:
 - Expert guidance and the best programs for buying your first home
 - Adjustable rate mortgages (ARMs)
 - Available for primary residence, second homes, vacation homes or investment properties
 - Free pre-approval for extra confidence when buying your home
 - Refinance your current home to potentially lower your rate
- Helpful loan advisors with working knowledge of the local Georgia real estate market
- Free pre-approval for extra confidence when buying your home
- Quick, local decision-making and processing right here in Georgia
- Attentive, friendly service from start to finish



**All loans subject to credit approval. Terms and conditions may apply. | **APR = Annual Percentage Rate.*



Jingle all the way through the next holiday season. Open a Holiday Club Account today!

Want to deck your halls and finish your shopping stress-free next year? Open a holiday club account and save a little from each paycheck all through 2020 via payroll deduction. Then by the time the next shopping season rolls around, you can jingle all the way to the registers and finish your shopping early. To get started today, call (912) 279-2000 or visit www.marshlandfcu.coop.

Members with a Holiday Club Account in effect can expect funds to be transferred into your account on **October 15, 2019**.

Happy Holidays!



October is Breast Cancer Awareness Month



Each year, in honor of Breast Cancer Awareness Month, the Southeast Georgia Health System Foundation hosts an annual ARTrageous Bras fundraiser! Bras, decorated by members of the communities we serve and our Health System Team Members, are displayed on the Brunswick and Camden campuses.

Marshland has a long history of participation in this fun, artistic event. This year's entry titled, "Tackle Cancer", was decorated in a Georgia Bulldog theme, created by the Gateway Branch in Brunswick. Special thanks to the employees who created the design and members who donated and voted for our entry.

Marshland is participating in other events to support Breast Cancer and fund-raising for the cause throughout our region. We are once again a corporate sponsor of "Lunch Laugh and Learn." The event, sponsored by the Effingham County Health System Foundation, raises awareness and funds for early detection of breast cancer for people of all ages.



Rhonda Rich, 2018 Lunch, Laugh and Learn speaker in Effingham County

ARE YOU A GRADUATING SENIOR?

Each year since 2001, Marshland Credit Union has awarded four \$1500 Memorial Scholarships during the Annual Meeting held in March. The scholarships are given to four deserving graduating high school seniors who plan to attend an accredited college or University, the Memorial Scholarships will be used for educational expenses.

In our continuing support of the College of Coastal Georgia, Marshland is specifying one of the scholarships be awarded to a senior who will attend CCGA.

Applicants for the awards must be senior students of a Glynn, McIntosh, Effingham, Wayne or Brantley County school who plan to pursue post-secondary studies. Applicants must either be a member of Marshland Credit Union or be the son or daughter of a member. Recipients will be selected on the basis of academic achievement, school citizenship and community and school involvement.

The 2019 winners were Hailey Wilkerson from Brunswick High who attends the College of Coastal Georgia. The other recipients of last year's Marshland Memorial Scholarship were Laura Lewis from Glynn Academy and Sierra Santiago from Brantley County High School.

For more information, email HR@marshlandfcu.coop or call (912) 280-3115 to have an application sent to you or pick up an application at any of our four, convenient locations. Interested students also may see their school guidance counselor for more information. Scholarship applications are also available online at www.marshlandfcu.coop.

All applications must be received by Marshland no later than February 19, 2020.



2019 Marshland Memorial Scholarship Recipients

HOLIDAY CLOSINGS

COLUMBUS DAY MONDAY, OCTOBER 14, 2019
 VETERANS' DAY MONDAY, NOVEMBER 11, 2019
 THANKSGIVING THURSDAY, NOVEMBER 28, 2019
 CHRISTMAS EVE TUESDAY, DECEMBER 24, 2019 – HALF DAY
 CHRISTMAS DAY WEDNESDAY, DECEMBER 25, 2019
 NEW YEAR'S EVE TUESDAY, DECEMBER 31, 2019 – HALF DAY
 NEW YEAR'S DAY WEDNESDAY, JANUARY 1, 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) 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) 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) 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 | (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

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

