

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

Winter 2022

Kickstart your 2022 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 2022 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.marshlandcu.com**.



2022

ANNUAL MEETING

The 2022 Annual Meeting of Marshland Credit Union will be held on **April 20, 2022**.

Information on this meeting will be available on our website. 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 make their voice heard on issues that concern them.

Mark your calendars and join us and your fellow members on April 20th as we plot the course of the credit union for 2022!



Auto Loans Rates as low as 1.99% APR**

Ready for a next level auto loan? Whether shopping for a new ride or refinancing your current one, you can access unbeatable rates and easy terms at Marshland!

Plus, you can get pre-approved, so you'll know your budget before you start shopping.

Take your auto loan up a notch. Apply for your auto loan now!

*All loans are subject to credit approval. Terms, conditions and memberships requirements apply.

Annual Percentage Rate | *Offer does not apply to auto loans already financed with Marshland.



Board of Directors – 2022 Annual Elections

Two terms are expiring on the Board of Directors this year. The closing date for receiving petitions of nominations is January 31, 2022. 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 Credit Union ATTN: Nominating Committee

227 Gateway Center Blvd.

Brunswick, Georgia 31525

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, 2022. 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.



Jim Andersen, Secretary/Treasurer

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

I have been a resident of Glynn County for 55+ years and graduated from Georgia Southern College in 1981. I joined Southeast Georgia Health System, Inc. in October 1981 and am currently the Director of Planning & Business Development for the Health System. Over the years I have been involved with various religious and civic organizations and am a member of St. Mark's Episcopal Church. I served on the Southeast Georgia Health System Federal Credit Union for over 20 years as a Loan Committee Member, Credit Committee Member, Board Member and then Chairman of the Board for 8 years until the credit union merged with Marshland Credit Union in January 2009. At Marshland Credit Union, I have served on the Supervisory Committee and Customer Service Excellence Committee since January 2012 and on Board of Directors since March 2014. I currently serve as the Board Secretary/ Treasurer. Because of my credit union experience and commitment to the Marshland Credit Union, I feel I can continue to contribute as an active Board member. Thank you.



Kathy Stratton

Kathy Stratton has been nominated for re-election by the Nominating Committee. Below is her statement.

A resident of the Golden Isles since 1980, Kathy spent 23 years in the vacation rental industry working for Trupp Hodnett Enterprises as Vice-President and Managing Broker of the property management division. She joined the staff of the Brunswick-Golden Isles Chamber of Commerce in 2007 and served as the Vice-President and then Finance Director when she semi-retired in 2016. She fully retired at the end of 2021.

Over her business career Kathy served as Chairman of the Board for the Brunswick-Golden Isles Chamber of Commerce, the Golden Isles Visitors Bureau, and the National Association of Vacation Rental Managers. She also served multiple terms as a Board member and President of Glynn Visual Arts in addition to serving on several other non-profit and homeowner's association boards. As a Board Member of Marshland Credit Union, Kathy serves on the Audit Committee, the ALM Committee and Chairs the Scholarship Committee.

During her spare time Kathy pursues her passion for glass painting by participating in local festivals, special events, and local artist market cooperatives. She is also a member of the Golden Isles Shag Club and plays tennis regularly.

Did 2021 and the pandemic fatten up your debt load?

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, 2022 and March 31, 2022 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, 2022 to March 31, 2022) will receive the 1.99% APR* interest rate until September 30, 2022. Of course, any balance remaining after September 30, 2022 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.marshlandcu.com.

*Annual percentage rate. 1.99% APR available until September 30, 2022. Following this limited time period, the rate will revert to the standard 9.9% thereafter. Subject to credit approval.



Go mobile in 2022!

If we learned anything last year, it was how important it is to be able to access your finances remotely. An unprecedented shutdown caused many to start scrambling and learn a new way of doing things.

Don't be caught off guard in the future. Be prepared and arm yourself with the convenience of remote banking. Visit www.marshlandcu.com to sign up for online banking or visit the App store® or Google Play™ to download our mobile banking app today!

You'll be able to:

- Check your account balances
- Review your transaction histories
- Pay your recurring or one-time bills
- Transfer funds between your accounts
- Deposit your checks in a snap
- And much more!

Go mobile (or remote) for 2022 by downloading our app (or going online) today!



Download on the App Store

GET IT ON Google Play

NOW ACCEPTING APPLICATIONS FOR THE
MARSHLAND MEMORIAL SCHOLARSHIPS!



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 **March 22, 2022**, the applications for the four \$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 **April 20, 2022**. 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.marshlandcu.com.

Applicants must be a graduating senior at any **Brantley, Chatham, Effingham, Glynn, McIntosh or Wayne 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.

Getting out of debt

Want to get out of debt in 2022? Use these 5 ideas to get started!

1. **Pay down your debt on a routine** – List your debts from smallest to largest and start aggressively paying down the debt with the largest interest rate first while making the minimum payments on the others. Once paid off, focus on the debt with the next highest interest rate and so on.
2. **Look for coupons** – There are many coupons out there and much money to be saved if you take the time to find them. Search for coupons each time you want to make a purchase!
3. **Cut your bills** – Identify areas in which you can pull back. Do you need a gym membership? Do you need cable? Evaluate alternatives to expensive bills and cut accordingly!
4. **Make a budget** – Use a budgeting app to organize your finances so that your income is covering your expenses while allowing room for you to pay down your debt.
5. **Consolidate your debt** – Bundle your debt into a debt consolidation loan with the credit union or transfer your high interest credit card debt to your credit union's lower rate credit card. You can POSSIBLY SAVE LOTS IN INTEREST!



Preventing Tax-Related Identity Theft

With the dawn of each New Year comes the dawn of a new tax season and, unfortunately, the potential threat of tax-related identity theft. This theft occurs when someone steals and uses your personal information to file a tax return claiming a fraudulent refund.

Keep in mind, the IRS will NEVER Initiate contact with taxpayers by email, text, or social media to request personal or financial information; call taxpayers with threats of lawsuits or arrests or call, email, or text to request taxpayers' Identity Protection PINs.

If you feel your personal information has been compromised and you've become a victim of tax-related identity theft, you have options. For a complete list of signs of theft, action steps and prevention methods, please visit www.irs.gov.

Kasasa checking at Marshland Credit Union Free checking, awesome rewards

We believe in rewarding account holders. All of our accounts are free, PLUS they pay monthly rewards to fit your lifestyle. You choose how you get rewarded: high rates, cash back, or online shopping credits. Learn more at www.marshlandcu.com.

FINANCIAL FAQ TYPES OF KASASA ACCOUNTS

Four types of free checking/savings accounts that offer rewards that you want. No monthly fees or minimum balance requirements • ATM reimbursements.

-  **1 KASASA CASH**
Earn serious interest on your checking account.
-  **2 KASASA CASH BACK**
Pays cash back on every debit card purchase. No points, no category restrictions. Just cash.
-  **3 KASASA TUNES**
Pays you in digital media downloads via iTunes and GooglePlay. Use on music, apps, e-books & more.
-  **4 KASASA SAVER**
Put your saving on autopilot. Your ATM fee refunds + interest/cash back from other Kasasa accounts are automatically deposited into this account, which also earns high interest.

All accounts are FDIC/NCUA insured and offered at the 400+ community banks and credit unions across the U.S. that partner with Kasasa.

Ask for **KASASA**

HOLIDAY CLOSINGS

New Year's Day

Saturday, January 1, 2022

MLK, Jr. Day

Monday, January 18, 2022

President's Day

Monday, February 21, 2022

Marsh-Line

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

www.marshlandcu.com

Board of Directors

Larry Rountree, Chairman
Paul McKenzie, Vice-Chairman
Jim Andersen, Secretary/Treasurer
John Catron, Director
Mark Hamil, Director
Kathy Stratton, Director

ATMs are available 24/7 at all branch locations.

6 Top budgeting apps to make financial management a breeze

Looking to create a better budget for 2022? You're not alone! Almost everyone wants to find new ways to organize their finances and finding an app that allows you to do so on your phone is all the better. To follow is a list of free, budgeting apps available on iOS and Android devices.

1. **Mint** – Free app that syncs with your accounts to track real-time spending. Add categories, track bills, split transactions, set budgets, and get alerts if you exceed your spending threshold.
2. **EveryDollar** – Zero-based budgeting app that helps you track spending and budget for purchases. You can create a transaction each time you spend money to account for it in your budget.
3. **PocketGuard** – App that crunches the numbers to show how much money you have available after accounting for bills, spending and savings.
4. **Wally** – Helps you track your income and expenses while offering an overview of your remaining budget to help you avoid overspending.
5. **Goodbudget** – Based on the envelope system, the app allows multiple devices to access the same account, so you can share a budget with your family and assign money toward spending categories.
6. **Personal Capital** – Investment management tool that includes features to help you track your spending. Connect and monitor checking, savings, and credit card accounts, as well as IRAs, 401(k)s, mortgages, and loans.



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