



Save the date! 2024 Annual Meeting

Attention members! You are invited to attend our 2024 annual meeting to be held April 17, 2024 at 5:30 p.m. We will inform you about the progress the credit union made last year and layout the goals and plans we have for the future. Additional information on this meeting will be available on our website at www.marshlandcu.com.

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 17th as we plot the course of the credit union for 2024!

Ring in the New Year in a new vehicle!

In need of a new car? You can ring in the new year in a new vehicle with a competitive and easy auto loan from the credit union!

We offer:

- Rates as low as 4.99% APR**
- Flexible terms up to 84 months
- Quick and easy loan processing
- Pre-approvals so you know your budget before you shop

Ring in the new year in a new car by taking advantage of our low auto loan rates. Apply today online at www.marshlandcu.com or in person!



Put your family first!

Put your family first by inviting them to join the credit union and take advantage of the many financial benefits we have to offer.

From our lifetime membership, competitive savings and loan rates, and low service fees to our convenient digital solutions and variety of consumer loans, membership in Marshland CU has something to offer every family.

Put your family first! Invite those related to you by blood, marriage, or adoption to visit the credit union and apply for membership today.



We're accepting scholarship applications!

Marshland Credit Union is now accepting applications for the 2024 Memorial Scholarship. Scholarships are awarded to graduating high school seniors who've displayed a consistent history of academic performance, community involvement and more. If you or someone you know meets the following criteria, we invite you to apply!

The deadline to send in your applications for Marshland Credit Union's Memorial Scholarship is rapidly approaching. Due no later than **March 1, 2024**, 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 17, 2024**. Scholarship recipients will be elected 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, Bryan, Chatham, Effingham, Glynn, Liberty, 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.



6 Money Moves to Kickstart the New Year

- 1. Set money goals** – Whether you need to pay down debt, increase your retirement savings, or save for a luxury vacation, you should set both short and long-term goals for your money in 2024.
- 2. Prepare for tax time** – April 15th will be here before you know it. Start collecting and reviewing your tax documents and prepare your return early – whether by yourself or with a tax professional.
- 3. Boost your emergency fund** – Financial experts recommend setting aside 3-6 months' worth of expenses in an emergency fund...just in case.
- 4. Increase your retirement savings** – Don't underestimate the importance of saving for the future. No matter the amount, start saving for retirement now.
- 5. Check your credit score** – Review your credit score to see where you are currently and to ensure all information on your report is accurate.
- 6. Create a budget** – Consider your income and all expenses as you prepare your budget. The more detail you include, the more you'll understand where your money is going.



MARSHLAND
CREDIT UNION

Brunswick Lobby

3650 Community Road
(912) 279-2000
Toll Free (888) 265-9565
(M - F) 9:00 a.m. – 5:00 p.m.

Brunswick Drive-Up

3650 Community Road
(M - Th) 8:30 a.m. – 5:00 p.m.
(F) 8:30 a.m. – 6:00 p.m.

Gateway Lobby

227 Gateway Center Boulevard
(912) 279-2070
(M - F) 9:00 a.m. – 5:00 p.m.

Gateway Drive-Up

(M - F) 8:30 a.m. – 5:00 p.m.

Southeast Georgia Health Systems Branch

2415 Parkwood Drive
(912) 466-3151
(M - F) 9:00 a.m. – 5:00 p.m.

Nahunta Office

13326 Cleveland Street West
(912) 462-7000
(M - F) 9:00 a.m. – 5:00 p.m.

Nahunta Drive-Up

(M - F) 8:30 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

Marsh-Line

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

www.marshlandcu.com

Board of Directors

Paul McKenzie, Chairman
Jim Andersen, Vice-Chairman
Kathy Grace, Treasurer
John Catron, Director
Shannon Webb, Director
Alan Volskay, Director
Delria Tate Baisden, Director

Holidays – Branches closed:

New Year's Day

Monday, January 1, 2024

Martin Luther King, Jr. Day

Monday, January 15, 2024

President's Day

Monday, February 19, 2024



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.