

# Messages



MARSHLAND  
CREDIT UNION

Spring 2024

## Smart Students, Smart Decisions.

### Marshland CU Memorial Scholarship

Are you or a family member venturing off to college this fall? You can apply for one of the four \$1,500 Marshland Credit Union Memorial Scholarships from the credit union to help pay for your education. 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](http://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.

Make the smart decision and apply today! The submission deadline is **Friday, March 1, 2024** and recipients will be notified prior to the Annual Meeting on **April 17, 2024**.

[Start your application now!](#)

\*Member restrictions apply.

## Kickstart your spring cleaning with us!

By enrolling in estatements, you can eliminate your paper filing system and create a cleaner, more organized space at home. Simply log into your account, download your financial statements to your computer and then retrieve for review whenever you need.

Easy, hassle-free, and tidy!

To get started, simply log into online banking at [www.marshlandcu.com](http://www.marshlandcu.com) and elect to receive your financial statements electronically.

## Go ahead and SPRING for it!

With our great auto loan rates, you can go ahead and spring for that new ride you've had your eye on.

We offer:

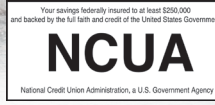
- Rates as low as **4.99% APR\***
- Terms up to 84 months
- Easy preapprovals so you know your budget before you shop

Spring for your next ride by applying for your loan with us.

[Learn more and apply now!](#)

\*Annual percentage rate. All loans subject to credit approval. Terms and conditions apply.





## Retire on your terms.

Are you taking full advantage of your IRA savings? You want to make sure you're seizing every opportunity so you can retire your way, on your terms. If you didn't max out your IRA last year, you can still make 2023 IRA contributions until Tax Day on **Monday, April 15, 2024.**

The IRA contribution limits for 2023 are \$6,500 for those under age 50 and \$7,500 for those 50 and older. For 2024, the IRA contribution limits are \$7,000 for those under age 50 and \$8,000 for those age 50 or older.

Don't miss out on a possible deduction this year. Consult your tax advisor for details!

**Need to open an IRA? [View our IRA options](#) and stop by to open yours today!**

## Tips to Protect your Financial Accounts

Financial scammers are lurking around every corner trying to access your data or funds. Make sure you keep your accounts safe with these tips!

- **Routinely review your accounts** – Monitor your financial accounts regularly via online or mobile banking to ensure there are no unauthorized charges.
- **Change your passwords** – Update your passwords on financial accounts frequently using unique, hard to guess credentials.
- **Avoid public Wi-Fi** – When shopping online, make sure you're using a secure internet connection.
- **Double check all financial communication** – Be wary of common scams such as when scammers send emails posing as a financial institution and ask about your account information. Always contact the credit union (or other organization) directly to ensure that your data isn't compromised.
- **Review your credit reports** – Access your free credit report each year at [AnnualCreditReport.com](https://AnnualCreditReport.com) and review for accuracy.
- **Monitor credit** – Sign up for a credit monitoring service to get immediate alerts for activity relating to your credit history and accounts.
- **Shred old documents** – Shred any documentation with sensitive information such as account numbers, social security numbers, and personal identification numbers.



**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

**Marsh-Line**  
(912) 265-3518 or (888) 265-3518

[www.marshlandcu.com](https://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:

**Annual Meeting**  
Wednesday, April 17th at 5:30 pm

**Memorial Day**  
Monday, May 27, 2024

**Juneteenth**  
Wednesday, June 19, 2024

**Independence Day**  
Thursday, July 4, 2024



Federally insured by NCUA

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