

Positive Perspectives

DECEMBER 2020

News + Events To Enhance Your Financial Life



In This Edition

- A Note from our CEO
- 2021 Scholarship Information
- Gift of Adoption
- Annual Meeting for Members

2021 Scholarships

Marine Credit Union is proud of our long-standing tradition of assisting members with their financial needs during the pursuit of higher education. Part of this commitment to education includes providing college financial aid for members and/or their children.

Marine will continue this tradition in 2021 and will award a total of nine \$1,000 scholarships; eight general awards and one Ranger Credit Union scholarship for current La Crosse Logan High School student members. Applications, selection criteria, and additional information can be found at your local branch or on our website at MarineCU.com/Scholarships.

Applications must be postmarked no later than February 12, 2021, for consideration.

A Note from our CEO

2020 has been a year filled with challenge and change.

Marine Credit Union has been able to adapt very quickly to serve the shifting banking needs of our 75,000+ members. This year, thousands of our members have been quarantined and unable to leave home, creating an urgent need for more digital services. Thousands have experienced financial uncertainty, creating an urgent need for financial support.

We are proud to have been able to pivot quickly to fill these needs.

On the digital services front, before the pandemic you were already able as a Marine member to deposit checks from your mobile device, view account balances and transfer funds – all from within our Marine Mobile App. Now, you can also open a Marine membership account from home too – in just a few minutes. We've added a chat feature to our website (MarineCU.com) to provide you quicker customer service from our support team. Over the past two months we've installed more than two dozen Smart ATMs across our footprint, providing you new self-service options without having to leave your vehicle – like depositing cash and checks, making loan payments and changing your debit card PIN. We've raised limits on how high checks are that you can deposit from your phone.

We've been there to continue navigating through financial uncertainty with you. We've always been committed to finding a way to help our members when others can't. Since the onset of the pandemic, we've provided thousands of relief loans and deferred loan payments for many experiencing hardship as a result of the pandemic. We continue to remain flexible and supportive for members who need help – whether that help is a loan, a spending plan, financial counseling or just a friendly voice on the other end of the phone.

We're with you. We're evolving to serve you, even though it may be in different ways than we're all used to. These are unique times that call us to rise up for each other – and Marine is here to stay.

Shawn Hanson, CEO

800.923.7280

MarineCU.com





Spotlight: Gift of Adoption

The Marine Credit Union Foundation and Gift of Adoption are joining forces to form an exciting partnership designed to help orphaned children in Marine's service area find a home. The Marine

Credit Union Foundation Adoption Fund at Gift of Adoption is dedicated to funding adoption assistance grants for nine children through Gift of Adoption's application process over the next three years. These children will have a family to provide the love, security, advocacy and nurturing they need.

About Gift of Adoption Fund

Gift of Adoption is a national charity that provides grants of up to \$15,000 to complete the adoptions of vulnerable children. Priority is placed on helping children facing what is possibly their only chance at adoption, including those at-risk of separation from siblings, entering foster care, aging-out of an orphanage, or with special needs.

To learn more about Gift of Adoption and their partnership with Marine Credit Union, please visit MarineCU.com/gift-of-adoption-grant

Save the Date Annual Meeting

Marine Credit Union Members are cordially invited to join us for an opportunity to learn more about your credit union, meet your fellow members, and share your comments/suggestions.

Registration details will be included in your March statement.

Annual Meeting – La Crosse Wednesday, May 19, 2021

Lunda Center –
Western Technical College
319 7th St N, La Crosse, WI

6:00pm Registration/Social
6:30pm Business Meeting

Hors d'oeuvres and refreshments will be provided.



**Please note that the in-person event will be contingent upon restrictions due to COVID-19*



Donate Today



YES! I want to make a positive impact on my community with a donation of:

- \$25 \$50 \$75 \$100 \$200 Other Amount: \$ _____

Payment Options:

Charge my Debit/Credit Card:

Name _____ Card Number _____ CVC _____ Expiration Date _____
Phone _____ E-mail Address _____ Billing Address _____

Online Donation: Donate through Venmo @MCUFoundation or online at MarineCU.com/Donate

Check payable to MCU Foundation:

Please mail this form to Marine Credit Union Foundation, 811 Monitor Street, La Crosse, WI 54603.

A donation receipt will be delivered to you via e-mail or mail. The MCU Foundation is a non-profit 501c3 corporation. Please consult with your tax advisor for federal income tax deductions.