

Positive Perspectives

JUNE 2022



News + Events To Enhance Your Financial Life

A Note from Our CEO

Dear MCU Members,

I was humbled and honored to be named Marine Credit Union's President/CEO in January. Our mission, which is deeply rooted in the credit union industry philosophy of people helping people, is one of the first things that attracted me to this opportunity. As I've told our Board of Directors and our employees, it's a clear differentiator in the marketplace and something we should be very proud of.

We also know that you are likely feeling the pinch of inflation. We're here to continue helping you navigate through financial uncertainty. We've always been committed to finding a way to help our members when others can't. 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 are here for you, please call or visit one of our 19 branches if you are in need.

When I'm not working, I enjoy spending time with my wife of 22 years, Cay; our three children Riley, Addison and Jordan; and our three dogs Harley, Quinn and Lola. We will relocate from Dayton, Ohio to Holmen, Wisconsin later this year.

Observations in my first 90 days

I've learned a lot; however, a handful of things really stand out to me:

- ▶ We've got outstanding talent and experience in the organization.
- ▶ Everyone I've met, without fail, is committed to the mission and making a difference for you, our member-owners.
- ▶ We've worked hard over the last two years and have become a great place to work.
- ▶ We have opportunities to improve our member service levels, operating efficiencies (making processes easier for members and employees), and our members' digital experience.
- ▶ Teamwork and collaboration are excellent.

What you can expect from your credit union the remainder of 2022 and beyond

- ▶ Employees have heard me consistently talk about focusing on our three-stakeholder model, which is an endless circle of shared success. Simply, if we take better care of our employees, they will take better care of our members, and the members will take care of the credit union by bringing us more of your hard-earned business. This also focuses on the fact that our true competitive advantage is our people.
- ▶ Continued focus on supporting our communities and amplifying the impact of our great foundation, the Marine Credit Union Foundation.
- ▶ An unwavering focus on our members' experience.
- ▶ I'm so proud of the team's efforts I see each and every day to rise up and serve members' financial needs. We will continue a focus on those efforts not only in 2022, but many years beyond as well.
- ▶ Finally, a continued focus on making a difference through people, one member at a time.

Thank you for the great trust you place in our credit union. We continue to grow and thrive because of your loyalty and our deep commitment to our mission and values. Marine Credit Union now sits at over \$1 billion in assets and proudly serves over 78,000 members. We look forward to continuing to strive each and every day to make a significant difference for our employees, you, our member-owners, and the communities we serve.

Sincerely,

Darrick J. Weeks

President/CEO, Marine Credit Union

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2022 Scholarship Winners

Local Scholarship Winners

Proudly Supporting Education
Through Local Scholarships

Each year we look forward to providing scholarships to local students who will pursue their educational goals by attending the college or university of their choice. Congratulations to the following seven students who each received a \$1,000 scholarship from Marine Credit Union:

MEMBER SCHOLARSHIP

Abigail Jones Des Moines, IA
Alexis Ruska Waupun, WI
Dabreion Phillips Milwaukee, WI
Allison Cooley La Crosse, WI
Ella Blackburn Fond du Lac, WI
Tianna Jackson Portage, WI
Lakota Morrissey McGregor, IA
Lillian Lancaster Monroe, WI
Autumn Belongia North Fond du Lac, WI

EMPLOYEE SCHOLARSHIP

Isabella Leach Fond du Lac, WI

800.923.7280

MarineCU.com





HEART OF MCU: ERVIN TOPCIC

We consist of a diverse group of people brought together by common beliefs: courage, collaboration, compassion, and commitment – and advancing lives. Heart of MCU celebrates our people.

Ervin Topcic

Ervin considers himself “a survivor” and every day looks to the things he is grateful for. Ervin said he only remembers “bits and pieces” of his life as a five-year-old child Bosnian War refugee.

“I don’t remember much,” Ervin shared. “The Bosnian war started in 1992 and ended in 1995. I was born in 1991. One of the biggest genocides was in our village.”

Ervin learned from his father’s recollections of things that happened before they immigrated to the U.S.

“There was a big river crossing to escape,” Ervin shared. “I didn’t know how to swim. I was four-years old.” His dad told his mother, two sisters and grandparents to wait and took Ervin across the wide and fast-flowing river. “He said he would be back for me.

I nodded my head. Guns were going off. I jumped in after him. I just caught his leg,” he said, or he would have been carried away in the river.

After immigrating to the U.S. as a kid, Ervin now lives in the Ankeny, Iowa area with his family...his wife Mirela, newborn son Edan and their Yorkipoo, Beni. Ervin is a Market Manager at Marine Credit Union.

Ervin said it is difficult for him to hear about the ongoing wars in the world today. “I know what those people are going through. The kids,” he said and paused. “It gets to me. It puts a toll on me. I try not to read the news. We were only one country away from Ukraine. We have friends there.”

Ervin said he can relate to those he serves now at MCU. “I was in your shoes once,” he tells members. “If you can start somewhere, we will help you move forward and advance your life.” He said that when he shares his story with others, he is able to build trust and confidence with them.

To read the full story about Ervin and other Marine Credit Union team members, go to heartofmcu.com.



Over \$10,000 Raised During Financial Education Month

Throughout April, which was Financial Education Month, Marine Credit Union (MCU) Foundation raised money to support financial education initiatives that advance the lives of people throughout our communities.

With over \$10,000 in donations from employees, members and business partners, we’re able to provide educational and give-back programs that empower those who might be homeless or are having financial difficulties in their life.

As part of our employee competition to raise funds, the winning team has chosen to give \$500 of the total donations to Feed My People Food Bank, and the second place team has made a \$250 donation to the La Crosse Vet Center.

The additional funds will be used for other MCU Foundation programs, like Finding HOME, where we can put people on a path to homeownership when they may not have thought it was possible.

MCU Foundation believes a community thrives when all members experience opportunities for growth and stability. Our neighbors with financial challenges need critical resources, tailored advice, and encouragement to build a better future.

Thank you to everyone who participated and helped make Financial Education month a success. If you’d like to continue to make contributions to MCU Foundation, please see the form below.

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.