

Positive Perspectives

DECEMBER 2022



News + Events To Enhance Your Financial Life

A Note from Our CEO

To our valued members:

I've recently celebrated my first year with Marine Credit Union and would like to share an update on the work we've accomplished this past year and provide some insight into where we're heading.

In these last 12 months, we have spent much time thinking about our purpose and passion of advancing peoples' lives. Marine Credit Union's rich and robust history spans more than 90 years. From our humble beginning as Eau Claire Postal Credit Union in the throes of the great depression to the present day, supporting over 78,000 dedicated members across Wisconsin, Iowa and Minnesota, Marine Credit Union continues to serve our members and communities with relevant, valued products and services that advance people's lives, support their dreams and allow them to live the life they want to live.

We know you have choices, and we're grateful that you've chosen to make Marine Credit Union your trusted financial partner. We believe our purpose in this world is more significant than just offering you competitive products, rates and fees – all table stakes for any competitive financial institution in the market today.

At Marine Credit Union we are on a mission to advance the lives of people from a place of financial need to a life of ownership and giving back in our communities.

Over the last year, we've spent considerable time speaking with members, employees, our Board of Directors and community leaders about ways to optimize our mission. And so, with great pride, I want to share with you that moving forward, we will align our products, features, experiences and education provided with our mission. We'll do so in a way that invites you to participate over your lifetime and not just for one loan. Our employees are dedicated to making a difference for you along your entire life's journey, helping you to do your life's best work.

Our mission is a compass to chart our course of action and lay a solid foundation upon which our future success will be built. We are, in many ways, reimagining and rebuilding a new Marine Credit Union. Our purpose-driven mission will create opportunities for our members, employees and communities to thrive. And we'll do it while remaining competitive and relevant in the market and with an extraordinary level of personalized service you'll come to expect from us. I look forward to working with new and existing members and community partners in the upcoming year, expanding and leveraging the partnerships and collaborations needed to ensure our successful mission. Our employees are energized and excited to live our mission daily. We hope you are as well!

I am humbled and honored to be a part of Marine Credit Union and on this journey with you. Thank you for your support, and thank you for your continued membership!

Sincerely,
Darrick
President/CEO of Marine Credit Union



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2023 Scholarships

Are you or someone in your family attending college next year?

Marine Credit Union is offering ten \$1,000 scholarships that will be awarded to deserving, hardworking students graduating from high school with the class of 2023 or are continuing their collegiate studies.

To be eligible, the applicant must be an MCU member or the child of an MCU member and must plan to enroll for the next academic year as a full-time student. The scholarships are sent directly to each student's respective school and can be used for tuition, fees or other educational expenses.

Talk to your local community branch team member or visit marinecu.com/scholarships for scholarship details.

800.923.7280

MarineCU.com



Money Management for the New Year

For many, the start of a new year is the chance to reset and refocus. We encourage all our members to consider using this time to reassess and recharge their finances.

There are a lot of ways to get started. Despite the dozens of approaches, one thing is for sure: having a money management plan will give you the confidence to take on all other aspects of your life.

Looking for an auto loan? Estimating a mortgage payment? Just want to better track your monthly spending? We have over 50 free online calculators that can help you with everything from saving towards a goal to calculating monthly loan payments. <https://www.marinecu.com/calculators-and-budgeting-tools/>

Need some extra input? Stop by your local branch to talk with one of our team members.



Save the Date Annual Meeting Wednesday, May 17, 2023

Marine Credit Union Members are cordially invited to join us for an opportunity to learn more about the credit union and share their comments or suggestions.

Our 2023 Annual Membership Meeting will again be virtual via webcast. Look for more details and a link to register in your March statement or via our website at [marinecu.com](https://www.marinecu.com).



Employee Day of Service Success

On Monday, October 10, Marine Credit Union celebrated its inaugural company-wide holiday, MCU Day of Service. All branches and offices were closed to allow team members the opportunity to spend the day giving back to their communities.

Across three states, employees from throughout our organization volunteered individually or as a group to help enrich the lives of others.

We thank our employees who made a difference for the following organizations (plus those not listed here!) and all other efforts that showcased the teams' compassion and commitment.

- ▶ Lakeside Park Cleanup (Fond du Lac)
- ▶ Habitat for Humanity build (Racine)
- ▶ One Warm Coat Drive (La Crosse)
- ▶ Children's Hospital blanket drive (La Crosse)
- ▶ Sleep in Heavenly Peace bed building (La Crosse)
- ▶ Gateway Area Council Boy Scout volunteering at Camp Decorah (La Crosse)
- ▶ Northside Elementary After-School STEM Program facilitation (La Crosse)
- ▶ Just One More Ministry food preparation (Milwaukee)
- ▶ Dylan's Letters for Veterans letter writing (virtually)
- ▶ Cards for hospitalized kids card creation (virtually)



Heart of MCU

And, you can read more stories about the differences our employees make at [heartofmcu.com](https://www.heartofmcu.com).