

# Positive Perspectives

JUNE 2023



*News + Events To Enhance Your Financial Life*

## A Note from Our CEO

To our valued member-owners:

I can't believe summer is upon us! I hope you can enjoy time with family and friends. On behalf of our Board of Directors and our employees, I'd like to thank you for being a valued member of Marine Credit Union.

You've possibly heard that in recent months we've had a few of our employees pass away. While these events were unrelated, this is an unprecedented time for us organizationally. The strength, health, and wellness of all our employees is our most cherished value, which is why we've taken time and made space for our employees to grieve for our fallen teammates.

I've thought long and hard about the losses our teams have experienced and for the first time in a long time, I've struggled to know what to do next. I'm saddened to know that many are hurting and that I can't just fix it. That said, I've seen the grace, compassion and caring of so many of our employees I know we are on the healing path.

We've appreciated the support of you, our member-owners, during this time. As I was thinking about our team and this article, I was reminded of a message I shared with our team during the holidays last year (and I think it is even more meaningful today).

A long time ago around the holidays I saw the following questions posted. They resonated with me then and still do today. I'd like you to think about the following (and I hope you play along)...

*Name the six wealthiest people in the world...*

*Name seven people who were honored as Time Magazine's Person of the Year...*

*Name the winners of the Super Bowl for the past five years...*

*Name four of the biggest selling box office movies in the last twelve years...*

How did you do? I DIDN'T do well on it then and frankly still don't today. I suspect you couldn't come up with more than a name or two — and that was precisely the point. Then came my epiphany from what was asked next...

*Name a teacher who made an impact on your life...*

*Name one friend who has always been there for you...*

*Think of someone who inspired you to be better...*

A lot easier to answer, aren't they? These are the people who truly influence our lives — who, by their words and actions, genuinely make a difference. Simply because they care, or they make a difference for you, or your family.

So, I'll ask you, "Who is on your list?"

I'm confident that many of you would be able to name names quickly and possibly even tearfully (like me in some cases). One name at the top of my list is my stepmother, Kathy, who I talk about often. She taught me about being a better person, better husband, better father, and better leader. And there are certainly others.

As I reflect on these questions often, I wonder why I keep coming back to them after all these years. I think it's because I find comfort and a constant reminder of the people who had/ have the greatest impact on my life.

Connective and calming, our memories of those who have made a difference in our lives help define who we are, how far we've come, and just how capable we've become. For some, that message is a pick-me-up in a challenging time in their life or their career. For others, it's guidance on how to lead by meeting people where they are. And for all, it offers a thankful perspective.

So, who are we grateful for? And do we strive to be all that they have been for us — as a family member, a leader, a colleague, a friend?

Because here's the thing, it's never just about the title, the role, or anything else we aspire to. First, last, and always — family, friendship and community. It is about inspiring others to believe and enabling that belief to become reality. Indeed, this is the emotional, even spiritual, part of family, friendship, and community.

Two of the most powerful words anyone can say are "Thank you." So easy to say, but so often overlooked. To all our employees, who are our difference makers, and to you, our member-owners, who entrust us with your financial journey through life, thank you for choosing to be part of Team Marine!

Sincerely,

**Darrick J. Weeks**

President/CEO, Marine Credit Union

## In This Edition

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## 2023 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 students who each received a \$1,000 scholarship from Marine Credit Union:

### MEMBER SCHOLARSHIP

Ashley Muench . . . . . Fond du Lac, WI  
Bella Geisthardt . . . . . Brandon, WI  
Annika Parry . . . . . West Salem, WI  
Ryan Thein . . . . . Madison, WI  
Ella Blackburn . . . . . Fond du Lac, WI  
William Otto . . . . . Hartford, WI  
Lauren Liethen . . . . . North Fond du Lac, WI  
Sophia Pence . . . . . Stoddard, WI  
Emily Sullivan . . . . . Dodgeville, WI  
Matthew Hughey . . . . . Whitewater, WI  
Allison Schnell . . . . . Fond du Lac, WI  
Jack Krebs . . . . . Monticello, WI

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## HEART OF MCU: Darrick Weeks

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

Darrick has served as the Chief Executive Officer of Marine Credit Union since January 2022, and brings over 30 years of experience in financial services.

The catalyst for a career in finances? “The mother of a friend of mine worked at a bank and she asked me to come to work for her, so that was easy. When I was young, at 13 years old, my mom and dad got a divorce. As part of that they filed for bankruptcy. They had spent above their means,” Darrick shared. “And I remember talking to my mom and dad about the stigma surrounding that. I saw what that did to them. I saw the impact it had on them.” As he gained experience, Darrick realized that he could help people

with their finances, so they didn’t have to go through what he saw his parents go through.

Darrick gained managerial experience in lending and mortgage banking and in 1995 he moved over to credit unions where he has been since. “It was kind of refreshing to me,” he shared. “I ended up falling in love with it. I felt the whole people helping people mantra of credit unions. Credit Unions were started to give folks access to financial services they might not have otherwise been able to access.”

Different from banks, he said he also favored being able to “take the long view” on finances in credit unions instead of short-term thinking

to just make quarterly earnings. “With credit unions,” Darrick added, “we can look at things with a longer-term perspective.”

“If we take better care of our employees than anyone else can or will, the employees will take better care of the member than anybody else can or will and they will take care of the credit union and bring us more of their business,” Darrick explained. “I think that’s something credit unions can do really well because they aren’t always looking ahead to that next quarterly earnings call.”

Looking back on his parents’ experiences, Darrick shared that he tells employees, “Results don’t impress me...what does is the impact that we have on people.”



To read Darrick’s entire story and other Marine Credit Union team members stories, go to [heartofmcu.com](http://heartofmcu.com).

## Finding HOME Receives Gov. Evers’ Financial Literacy Award

On April 21, Governor and First Lady Evers recognized Finding HOME, a free financial education program created by the Marine Credit Union Foundation, with a 2022 Governor’s Financial Literacy Award.

“Financial education gives people the tools they need to achieve their dreams, expand their opportunities, and attain financial security for themselves and their families,” said Gov. Evers. “The dedication of these individuals and organizations to help Wisconsinites become more financially secure and achieve their

dreams is commendable and helps ensure not only the future success of individuals and families, but our entire state.”

“Finding HOME is about helping a household find the best path to homeownership for them and filling the gap when necessary,” said Majel Hein, Director of Financial Education with the MCU Foundation, who traveled to the Wisconsin State Capitol on Friday to receive the award. “There are dozens of mortgage products and programs, and it is overwhelming and hard to get unbiased advice. That is where we step in to provide a true how-to



roadmap to homeownership and ACCESS to homeownership for those household falling through the cracks.”

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**Online Donation:** Donate through Venmo @MCUFoundation or online at [MarineCU.com/Donate](http://MarineCU.com/Donate)

**Check payable to MCU Foundation:**

Please mail this form to Marine Credit Union Foundation, P.O. Box 309 Onalaska, WI 54650.

*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.*