

MESSAGES FROM MARSHLAND

A quarterly publication for the members of Marshland Credit Union

Are you a recent graduate headed off to college in the fall?

Consider these 5 smart money management tips to stay on track (and out of debt)!

1. **Make a budget and track all money coming in and going out**, accounting for items such as books, supplies, food, personal care items, gas, laundry expenses and more. There are many online budgeting tools and money management apps to help,
2. **Use credit cards wisely** by limiting the number of credit card accounts you open and always paying your balance in full each month. If you don't you'll incur interest on the remaining balance which continues to grow monthly, whether you make a purchase the next month or not.
3. **Build good credit by paying your monthly bills in a timely manner.** This might include cell phone bills, car insurance, credit card payments, utility bills and rent.
4. **Save where you can, especially for emergencies.** Pay yourself first by opening a savings account and automatically transferring any amount you can into savings. Also try to build up an emergency fund to help with those unexpected expenses that could arise such as car repairs, school expenses or even medical fees.
5. **Always ask for a student discount.** Many restaurants, entertainment venues and services near a college campus will offer a student discount. Every little bit helps. Visit this website at <https://collegeinfogeek.com/student-discounts/> for a useful list of places and services that may offer student discounts.

Shop for School or Household Projects with a Line of Credit Loan!

back to
School



School is starting soon and it's time to do your Back to School shopping - whether it's new school clothes or a new computer. Or, maybe it's time to complete that household project you've been putting off.

-Rates as low as 7.9% APR*

-Borrow up to \$10,000

-Enjoy flexible payments

It's not too late to play!

Summer isn't over yet. There is still plenty of time to play! Although travel may be limited don't let a limited budget be what keeps you and your family from making lasting memories. If you're looking to take a last-minute vacation before school doors open again, apply for a Personal Term Loan today!

Whether you're off to Disney, the beach or even to explore another state, we have funds that can the trip happen. Plus, we offer:

- Competitive rates for a wide variety of personal needs (like that family vacation)
- Repayment terms customized to fit your unique needs
- Quick, local decision-making and processing right here in Georgia
- Attentive, friendly service from start to finish
- Visit www.marshlandcu.com to apply for your Personal Term Loan



YOUR RIDE INTO SUMMER

Rates as low as **2.95APR****
New and Used.
Purchase and refinance***

* All loans are subject to credit approval. Terms, conditions and memberships requirements apply. ** Annual Percentage Rate *** Offer does not apply to auto loans already financed with Marshland.



Let us know before you go!

Why you should give your credit union a heads up on your travel plans

Traveling this summer? Whether you are planning to travel outside of the state or outside of your normal business area, let us know before you go!

It is important to notify your credit union of your travel plans at least one week prior to your departure to ensure you have access to your money and are able to use your credit cards and debit cards without interruption while you are away.

Protect yourself during your summer travels!

From COVID-19:

-If you're eligible to get vaccinated for COVID-19 wait 2 weeks after your final dose to travel—it takes time for your body to build protection after any vaccination.

-Get tested with a viral test 1-3 days before you travel. Keep a copy of your results in case you are asked for them during your travels.

-Avoid crowds and stay at least 6 feet away from people not travelling in your party.

-Wear a mask correctly when in public settings.

-Wash your hands often and practice safe hygiene such as avoid touching your eyes, nose and mouth.

From the summer sun:

-When outside, seek shade under an umbrella, tree or other shelter when possible.

-Always wear a broad-spectrum sunscreen with at least SPF15

-Wear a hat with a brim all the way around that shades your face, ears and back of your neck.

-Sunglasses protect your eyes from damaging rays while adding a snazzy accessory!

Marsh-Line:

(912) 265-3518

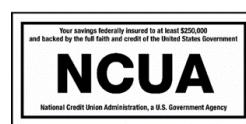
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www.marshlandcu.com

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



Holidays

Independence Day - Closed
Monday, July 5, 2021
(Observed)

Labor Day - Closed
Monday September 6, 2021

