

MESSAGES

FALL 2021 FROM MARSHLAND

Letter from Our President and CEO

Dear Friends,

We are all feeling the effects of COVID-19 as it continues to disrupt our normal routines. We at Marshland Credit Union feel for those whose health and well-being has been impacted by this global pandemic. We also recognize the severe impact this has had on the financial stability of so many in our community.

Our Members

I first want to thank all our amazing members that continue to support our credit union. You have been understanding and patient as we made changes to keep our members, employees, and community safe. You have adapted by increasing usage of digital banking and our drive thrus. We have even heard from some members that were pleasantly surprised about all the ways they can still connect with their credit union. I also want to personally thank you for the kindness you have shown to our staff. We have received several notes, emails, and calls thanking our employees for their attitudes and hard work during this time.

Our Employees

I also want to take a moment to thank all our remarkable staff at Marshland. They are financial first responders and they have been flexible and calm as they maintain the commitment to serve our members. I am so appreciative of the effort and care they bring to their jobs every day.

As this long, strange and very challenging year slowly winds to a close, we want to thank you for sticking with the credit union and allowing us to continue to serve you. From our family to yours, may your holidays shine with moments of love, laughter, goodwill and may the year ahead be full of contentment and joy. Happy Holidays & Best Wishes for the New Year!

Sincerely,

Mary Jenrette

**President/CEO
Marshland Credit Union**

International Credit Union Day®

Thursday, October 21, 2021

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

Join us on October 21, 2021 to celebrate the 73rd anniversary of ICU Day®!



Holidays

Columbus Day

Monday, October 11, 2021

Veterans' Day

Thursday, November 11, 2021

Thanksgiving

Thursday, November 25, 2021

Friday, November 26, 2021

Close at 12pm

Christmas Eve

Friday, December 24, 2021

Close at 12pm

Christmas Day

Saturday, December 25, 2021

New Year's Eve

Friday, December 31, 2021

Close at 12pm

New Year's Day

Saturday, January 1, 2022

Board of Directors

Larry Rountree, Chairmen
Paul McKenzie, Vice-Chairmen
Andersen, Secretary/ Treasurer
John Catron, Director
Mark Hamil, Director
Dale McNab, Director
Kathy Stratton, Director

ATMs are available 24/7 at all branch locations.

Marsh-Line:

(912) 265-3518

(888) 265-3518

www.marshlandcu.com

Our Holiday Gift to you!

Beginning October 1 until December 31, 2021, Marshland Credit Union's VISA® credit card will have a special 1.99% APR* interest rate on all purchases.

The holidays are just around the corner. This holiday season, Marshland wants to give you a gift! Beginning October 1 until December 31, 2021, Marshland Credit Union's VISA® credit card will have a special 1.99% APR* interest rate on all purchases. Any purchases charged to a new or existing Marshland VISA® credit card during this three-month promotional period will receive the 1.99% APR* rate until June 30, 2022. However, any purchase balance remaining in the promotional segment as of June 30, 2022 will revert back to the standard rate of 9.9% APR*. What are you waiting for? Grab your Marshland VISA® Credit Card and hit the mall! And if you don't already have a Marshland VISA® card, it's easy to apply online at www.marshlandcu.com or visit one of our conveniently located branches today.

* Annual Percentage Rate. 1.99% introductory promotional rate applies to purchases made between 10/1/21 and 12/31/21 for new and existing cardholders. Purchases made between 10/1/21 and 12/31/21 will have 1.99% APR until 7/30/22. After that, any unpaid promotional balance will revert back to your standard rate of 9.90%. Rates, terms and Conditions are subject to change without notice.

Drive home for the holidays in a new ride!

Marshland is offering 1.99% APR* on Auto Loans. New and Used. Purchases and Refinances.

Ready for a next level auto loan? Whether shopping for a new ride or refinancing your current one, you can access unbeatable rates and easy terms at Marshland! Plus, you can get pre-approved, so you'll know your budget before you start shopping. Take your auto loan up a notch. Apply for your auto loan now!

We offer:

- Rates as low as 1.99% APR*
- Easy repayment terms up to 84 months
- Quick and easy loan pre-approvals & processing
- Competitive GAP insurance and extended protection programs
- Amazing loan refinancing deals

Drive home this holiday season in a new (or new to you) ride. Apply today!

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

Home Equity Line of Credit Special

Your house is an asset that can help you reach your financial goals. When you have equity in your home, you can turn it into an affordable home equity loan that can be used for a variety of needs: Home Improvements, Debt Consolidation, Vacations, College Tuition and more!

* Annual Percentage Rate. Introductory rate is fixed for first 12 months for new loans with maximum 85% LTV (Loan-to-Value). After initial fixed introductory period, APR is variable and can adjust semi-annually based on WSJ Prime Rate. Prime Rate is 3.25% as of 8/10/2021. The maximum APR that can apply is 18% and the minimum APR is 3.5%. Property must be owner-occupied or second home (investment properties and rentals are not eligible) and property insurance is required. Offer subject to membership eligibility and creditworthiness. Consult a tax advisor regarding the deductibility of interest. Programs, rates, terms and conditions are accurate as of 8/10/2021 and subject to change without notice. \$500 will be paid by Marshland Credit Union towards closing cost. Repayment of closing costs will be required if the HELOC is closed and canceled within 36 months of origination. Programs, rates, terms and conditions are subject to change without notice.

Beginning October 1, 2021
until December 31, 2021

1.99% APR*

Interest rate on all
Marshland VISA®
Credit Card purchases



Holiday Club Accounts

Open your stocking and unlock savings!

Congratulations! Your holiday club savings is about to pay off. You've saved all year long and now you can enjoy the fact that your stocking is full of cash. Open it up, unlock your savings and let the holiday shopping fun begin!

Your funds will be released to your savings account on October 15th.

Don't have a club account yet? You can open one today and get a jump on saving for the next holiday shopping season.

Just contribute a little each month, all year long, and then reap the rewards when the next season is upon us.

Call 912-279-2000 or visit <https://www.marshlandcu.com/accounts/personal-savings/club-accounts.html>

to open your Holiday Club Account today!