



## FACT SHEET - About Marine Credit Union

- Marine Credit Union is a full-service financial institution
- Community-based credit union serving 53 counties throughout Wisconsin, Minnesota, Iowa and Illinois
- Headquartered in La Crosse, Wisconsin
- Mission statement: “Advance the lives of people from a place of financial need to a life of ownership and giving back in our communities”
- Core values:
  - Courage: We do what is right even when it isn't easy
  - Collaboration: We achieve together through positive relationships
  - Compassion: We serve others with empathy and care
  - Commitment: We do our best every day
- Our vision: To create a future where every member achieves lasting financial health through our servant-led, people-first approach.
- Our three-stakeholder model: MCU exists to meet the needs of its three stakeholders: employees, members, and communities. When we prioritize the well-being of our employees, we create a culture where people feel valued and supported. That care naturally extends to how our employees serve our members – with compassion, empathy, and excellence. And when our members are well-served, the communities that we serve grow stronger and more resilient.
- \$1+ billion in total assets
- 420+ employees
- CEO: [Tom Knothe](#)
- Footprint
  - 75,000+ members
  - 17 locations
  - Counties served:
    - Wisconsin: Brown, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Dunn, Eau Claire, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, La Crosse, Lafayette, Manitowoc, Marquette, Milwaukee, Monroe, Outagamie, Ozaukee, Racine, Richland, Rock, Sauk, Sheboygan, Taylor, Trempealeau, Vernon, Walworth, Washington, Waushara, Waukesha & Winnebago
    - Iowa: Allamakee, Cedar, Clayton, Clinton, Dallas, Fayette, Muscatine, Polk, Scott & Winneshiek
    - Illinois: Rock Island
    - Minnesota: Fillmore, Houston, Olmsted & Winona
  - 5,000+ branch locations through to CO-OP Shared Branch network and nearly 5,000 ATMS through the Alliance One Network
- History
  - Chartered December 5, 1949
  - Roots trace back to 1931, when then first of 25+ credit unions now part of our history was chartered

- Name derived from a credit union formed in 1949 to serve the employees of Mercury Marine, a Fond du Lac, Wisconsin, manufacturer of outboard motors
- Two large credit unions (Teachers Credit Union in La Crosse and Mercury Marine Credit Union in Fond du Lac) merged in 2006
- Renovated a historic building to serve as headquarters in La Crosse (300 2<sup>nd</sup> St N Ste 400, La Crosse, WI 54601)
- Corporate Social Responsibility
  - Our [Foundation](#) has donated \$2 million to our communities since it began operations in 2014
  - MCU matches employee donations to the Foundation 2:1
  - Foundation's [Finding HOME](#) program is a 12-18-month intensive counseling program that offers free financial education, behavior counseling, and housing support to empower families on their journey towards homeownership. This program is geared towards families that are financially vulnerable or historically marginalized populations. Since May 2018 the program has helped 450+ households find their path to homeownership.
  - Annual scholarship program has awarded 10 students annually since 1996, more than \$200k awarded
  - Company provides 16 hours of volunteer paid time off for all employees
  - Gift of Adoption: Grants available to members and employees to support adoption costs
- Mission-based products & services
  - [My Prize Checking](#): Rewards checking account with dividends
  - [My Relationship Checking](#): Checking account with better access features
  - [My Marine Checking](#): Checking account to help build financial wellness
  - Auto, Rec, and Home Lending that focuses on the person first – we look at each member individually and their holistic financial picture, knowing that each individual has a story worthy of being told.
  - [My Fast Cash Loan](#): A loan for members only that offers a 24/7 seamless access to funds when needed – no credit pull necessary
  - [Kwik Cash Line of Credit](#): Allows members to access funds when they need them for ongoing costs like repairs, shopping, or surprise expenses.
  - [Debt Protection](#): Cancels members loan payments in events like death, injury, or job loss to help avoid default.
  - [My Loan Rewards](#): Allows members to receive 10% cash back on the interest they pay per loan
- Designations
  - [Low Income Designation](#)
  - [Juntos Avanzamos](#)
  - [Great Place to Work-Certified™](#)
  - [Better Business Bureau Accredited](#)
  - [Best in Class Employer Award from Gallagher](#)
- Member stories: <https://www.youtube.com/c/marincreditunion>
- Employment ([Marinecu.com/careers](http://Marinecu.com/careers))
  - Diverse benefits package: Offering a range of health plans, dental and vision insurance
  - Financial wellness: Competitive 401K with employer match, Health Savings Accounts with employer contributions, and Flexible Spending Accounts; emergency loans available through the Marine Impact Fund, administered through Community Impact Fund
  - Robust professional development: Company-paid training, education

- reimbursement, and opportunities for career advancement
- Community engagement: Paid volunteer time
- Employee support: Employee assistance program for counseling and legal assistance, maternity and paternity paid time off, bereavement, and jury duty time off
- Perks: Employee banking benefits on dividend rates, comprehensive life and disability insurance, support for community charitable activities

**Website + Social Media**

[www.marinecu.com](http://www.marinecu.com) | [Facebook](#) | [LinkedIn](#) | [Instagram](#) | [YouTube](#)