

Positive Perspectives

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2026 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

and High School, College, or University where presently enrolled:

Addison Blackburn
Waunakee Community High School

Tristyn Ernst
Fond du Lac High School

Jack McDowell
Fox Valley Technical College

Peyton Hall
Campbellsport High School

Liliana Robles
University of Wisconsin - Oshkosh

Erika Elsinger
University of Wisconsin - Oshkosh

Macy Kline
Holmen High School

Carson Fisher
Oakfield High School

Sadie Venner
De Soto High School

Employee / Family Scholarship

Miles Sherden
Waupun Jr/Sr High School

A Note from Our CEO: Leading by Serving

At Marine Credit Union, we believe leadership starts with service.

That philosophy, known as servant leadership, guides how we support our members and the communities we call home. It means putting people first and making decisions that create a positive impact beyond financial services. In a truly servant-led organization, every employee is empowered to lead through their actions, decisions, and daily interactions. For our members, that means the people serving them each day are empowered to listen, solve problems, and lead with members' best interests in mind.

This year, we continued investing in that commitment by launching our in-person Servant Leadership series for all employees. We were honored to partner with Viterbo University's Distinguished Professor of Servant Leadership, Tom Thibodeau, to help deepen our understanding of what it means to serve others through our work each day. These sessions are helping strengthen the culture of service we continue building across Marine Credit Union.

That same spirit of service is reflected in our communities. So far this year, MCU team members have volunteered over 1,000 hours supporting local organizations and causes, and the Marine Credit Union Foundation has donated more than \$64,000 back into our communities.

We're also proud to celebrate a major milestone: For the second year in a row, Marine Credit Union was named Junior Achievement Coulee Region Business of the Year for our volunteer impact. We have helped reach more than 400 students, from kindergarten through young adults, across the Coulee Region, helping build financial confidence and create future opportunities.



We also know financial wellness starts with trusted guidance. Today, more than 50 Marine Credit Union employees are certified financial counselors, helping members navigate important financial decisions with confidence and support.

As we look ahead to the rest of the year, we remain focused on what matters most: serving our members with care, strengthening our communities, and continuing to live out our mission every day.

Thank you for choosing Marine Credit Union. It is a privilege to serve you.

Tom Knothe

Tom Knothe, President/CEO
Marine Credit Union



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How to Make Your Budget Work for You

It's okay if your budget needs adjustments. What matters most is that you build a system that matches your goals and works for your life. These steps can help you fine-tune your spending plan:

- Track your income and expenses consistently
- Take a practical look at your spending patterns
- Set a realistic goal and revise your plan as needed
- Schedule a monthly review to keep your budget aligned with your current priorities

Marine Credit Union: Helping You Build a Budget That Works

A successful budget isn't about following firm rules or constant restriction. It's about creating a flexible plan that helps you feel more confident, in control, and prepared for whatever might come next.

Ready to get your budget back on track and stick with it? Find more helpful tips in our guide on the Learning Hub at MarineCU.com.



Explore more helpful guides and start learning today!



MCU Hosts Certified Financial Counselor Conference

In June, Marine Credit Union proudly hosted its first Certified Financial Counselor Conference at the TruStage Lighthouse in Madison, bringing together both internal experts and industry partners from America's Credit Union, WINGS, and the Wisconsin League of Credit Unions.

Centered on the goals of connection, curriculum, and confidence, the conference created space for collaboration, shared learning, and meaningful growth. Together, the 39 participants strengthened their skills, deepened their purpose, and left inspired to continue living out MCU's mission – serving and empowering members across our communities.

“The conference supported MCU's mission by reminding me how important it is to stay engaged, communicate clearly, and create positive experiences for members. These takeaways directly align with delivering high-quality, member-centered service.”

– Rebecca

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Please mail this form to Marine Credit Union Foundation, 300 2nd Street N, Ste 400, La Crosse, WI 54601

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.