



POSITIVE PERSPECTIVES

NEWS & EVENTS TO ENHANCE YOUR FINANCIAL LIFE

HELPING YOU GROW

Let's Talk

At Marine Credit Union, we want to learn about your current financial situation, including why you have a certain credit score. We know you work hard and our loan officers make an effort to understand what made your current credit score what it is.

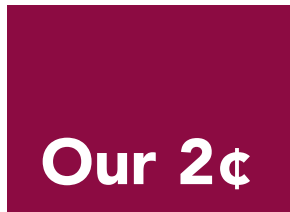
If you think your credit score defines you, think again.

We take an in-depth, personalized approach to lending, and make our decisions locally, unlike other institutions that simply look at your credit score. From the start, we open communication lines with you and keep them open.

That means meeting you face-to-face, and getting to know you. Marine Credit Union loan officers take a caring approach and truly listen to you so you feel comfortable and have a positive experience. In the end, we'll help you find the right loan for your needs, and we'll help you stay on track with it.

Our mission at Marine Credit Union is to provide financial solutions to you. We understand you may have had financial challenges in the past and therefore may not have easy access to credit. Providing these solutions is what we do. We firmly believe you're more than a credit score.

Give us a call today and let us help you gain the financial stability you deserve.



Our 2¢

Strength in Lending

As we reflect on the accomplishments of 2014, it was another big year at your credit union. We consummated a merger with River City Community Credit Union in La Crosse, improved our website, and introduced Mobile Banking. The accomplishment we are most proud of is the number of borrowers we were able to assist right here in the communities we call home.

At Marine Credit Union we understand that no two people are the same and neither are their financial circumstances. It is our job to listen and offer solutions that make sense for you and your family. We have resisted the tight credit mentality and are saying "YES" when others may be saying "NO." Daily we hear from our neighbors who could not obtain a loan elsewhere and Marine was able to help. This year, we helped a young family move from a small apartment to their own home, a woman replace her aged car with more reliable transportation, and a dad needing financial assistance stand on his own two feet to raise his sons. And that's just the beginning.

Our philosophy is simple; we take applications from anyone who wants to be considered for a loan. We do not have a minimum credit score and we view each and every member as an individual. We take pride in providing financial solutions, not just lending money.

This philosophy is one that you can be proud of; your credit union will continue to focus on granting credit in the communities we serve and providing financial solutions for our neighbors and friends. Thank you for your continued support and patronage of Marine Credit Union. We look forward to serving you for many years to come.

Shawn Hanson, President/CEO



Where you're more than a credit score.

800.923.7280
MARINECU.COM

2015 Scholarships Available

Marine Credit Union is proud of our long-standing tradition of assisting members with their financial needs during the pursuit of higher education. Part of this commitment to education includes providing college financial aid for members and/or their children.

Marine will continue this tradition in 2015, and will award a total of six \$1,000 scholarships: five general awards and one Ranger Credit Union scholarship for current La Crosse Logan High School student members. To be eligible, students or their parents must be a Marine Credit Union member in good standing, and be a full-time graduating high school senior or collegiate student.

Applications, selection criteria, and additional information can be found online at MarineCU.com/scholarships and at all branch locations. Applications must be received no later than February 13, 2015.

Spring Events for Members

Marine Credit Union members are cordially invited to join us at these upcoming events for an opportunity to learn more about your credit union for the coming year. Get to know your fellow members and share your comments or suggestions! Please save these dates and look for registration details in your March statement.

Annual Meeting – La Crosse

Wednesday, May 20, 2015

Western Technical College (WTC)
Lunda Center - Marine Credit Union Room
400 7th Street North

6:00 pm Registration/Social

6:30 pm Business Meeting

Hors d'oeuvres and refreshments will be available.

Regional Membership Meeting – Eau Claire

Tuesday, April 14, 2015

The Plaza, Two Rivers One Room
1202 West Clairemont Ave.

5:00 pm Registration

5:30 pm Business Meeting

Hors d'oeuvres and refreshments will be available.

Regional Membership Meeting – Fond du Lac

Saturday, April 18, 2015

Holiday Inn, 625 West Rolling Meadows Dr.

10:30 am Silver and Gold Club Meeting

11:00 am Registration/Social

11:30 am Lunch

12:15 pm Business Meeting

Regional Membership Luncheon – Milwaukee

Thursday, April 23, 2015

Marine Credit Union, 333 North 35th St.

11:00 am to 1:00 pm

Join us for an open house, casual lunch and friendly conversation.

Looking for Leaders

Are you interested in contributing your experience and judgment to Marine Credit Union? We are looking for qualified individuals who have a desire to serve our communities and members by advising and assisting our Board of Directors. In return, we promise a unique and valuable opportunity to be involved in the oversight of a vibrant, growing business enterprise. Would you like to learn more? Please contact:

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