

# POSITIVE Perspectives

JUNE 2014 NEWS & EVENTS TO ENHANCE YOUR FINANCIAL LIFE

Sign up for E-Statements:

## Statement Terms Change in July

You may have noticed that several recent communications from Marine Credit Union have encouraged signing-up for e-statements. This is to ensure every member is aware of upcoming changes in our statement terms. To offset rising printing and postage expenses, Marine Credit Union will begin charging a \$2 fee effective July 31, 2014 for those members who wish to receive printed monthly statements.

Receiving your monthly statements electronically will remain free of charge. To sign-up for e-statements and avoid the \$2 fee, stop by your local branch and our team will assist you with the process.

Or, simply login to your online banking account, click on the e-documents tab, and follow the instructions.

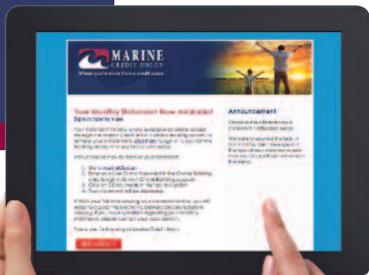
By signing up for e-statements you'll have access to up to 36 months of archived statements in the same format as paper statements and you'll be able to enjoy 24/7 access. Plus, when you make the switch to e-statements you will automatically be

entered for a chance to win a tablet.

For questions or concerns, please feel free to contact us at 800.923.7280.

If you don't currently use online banking, you can follow these easy steps for enrollment:

1. Visit [MarineCU.com](http://MarineCU.com)
2. In the Online Banking login area click First Time User? Click to Register
3. Follow the Instructions Listed to Fill in the requested information



## Our 2¢

At Marine Credit Union we believe you are “more than a credit score” and take great pride in building strong personal relationships with our members. We consider it our job to listen and understand individual circumstances and work hard to help borrowers with unique issues. This gives us the flexibility to take a more personalized, common sense approach and provide solutions for those with prior credit challenges, self employment, limited job histories or rural properties that might not qualify for a conventional loan.

Recently a couple from Eau Claire struggled to find a lender to help pay off student loans and came to our team for help. Here is how they explained their experience:

*“We do not have perfect credit and have had other bankers look at our credit scores and send us on our way without helping. Some consider us a challenging customer and tell us no. Our Marine Credit Union Loan Officer looked into variety of options and was able to help us get the loan we needed and clear up the student loans. Thanks for being such a great financial to work with.”*

This is what we do best; stories like these happen every day at Marine Credit Union. We say ‘YES’ when others are saying ‘NO.’ We are committed to helping our friends and neighbors and will continue to grant credit in the communities we serve. When members like these say: “Thanks for being such a great financial to work with,” it simply means we’ve done our job.

Shawn Hanson, President/CEO

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### Financial Education:

## A Positive Impact in Members' Lives

In 2014, we are pleased to present Balance Financial Education, a set of resources and tools designed to help you manage personal finances and make informed decisions about money. These resources are made available by Marine Credit Union as a free service to all our members.

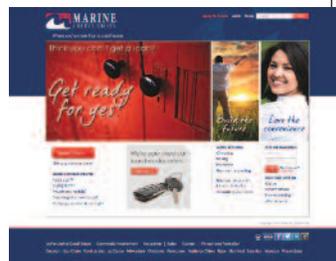
Educational modules cover the basics of personal finance, plus strategies to manage your money more effectively. We've also arranged for your immediate access to financial counselors through Balance InfoLine. These experienced counselors can answer a wide variety of financial and credit related questions.

Our team has always been, and will remain, dedicated to answering all of your questions and assisting in any way we can. It is our hope that these additional financial education resources will provide you an added tool to help support making your financial dreams a reality.

To learn more about Balance Financial Education, visit our website at [MarineCU.com](http://MarineCU.com).

## New and Improved MarineCU.com

For several months we have been working to implement a newly redesigned MarineCU.com, an initiative to ensure our commitment to service is reflected in everything we do, including your online experience. We are happy to announce that after careful planning and development, the new and improved MarineCU.com is now live.



In addition to the enhanced content and the new look and feel, the website boasts several new features, making it easier for members to connect with us, including:

- Online forms to collect basic information in order to begin the loan application process
- Responsive design that adjusts to fit the screen size when accessing the site on mobile or tablet devices
- An announcement area to keep members up-to-date on time sensitive information
- A Career Opportunities area with online applications

By improving our web presence we hope to be better able to serve you, our valued members. We invite you to explore our new website by visiting [MarineCU.com](http://MarineCU.com).

## Proudly Supporting Education Through Local Scholarships

Marine Credit Union's support of education every day shows in our approach to serving people's financial needs, as we work one-to-one with them to provide guidance and meet and exceed their needs. 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 seven students who each received a \$1,000 scholarship from Marine Credit Union:



### General Scholarship

Alexander Grunwald, La Crescent, MN  
Colton Pinnow, Waupun, WI  
Morgan Post, Oakfield, WI  
Kelsey Rox, La Crosse, WI  
Jade VanBuren, Fox Lake, WI

### Ranger Credit Union Scholarship

Cathryn Bottem, La Crosse, WI

### Employee Scholarship

Kody Conniff, Onalaska, WI

## Office Locations

201 Wisconsin American Drive  
Fond du Lac, WI 54937  
(920) 923-7280

661 West Pioneer Road  
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(920) 923-7280

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Fond du Lac, WI 54935  
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North Fond du Lac, WI 54937  
(920) 923-7280

1074 West Fond du Lac Street  
Ripon, WI 54971  
(920) 748-2870

1 Gateway Drive  
Waupun, WI 53963  
(920) 324-3101

1779 School Lane  
Suamico, WI 54313  
(920) 661-9027

402 Graham Avenue, Suite 100  
Eau Claire, WI 54701  
(715) 834-3275

127 West Avenue North  
La Crosse, WI 54601  
(608) 784-7329

1848 East Main Street  
Onalaska, WI 54650  
(608) 783-4000

1415 South Marquette Road  
Prairie du Chien, WI 53821  
(608) 326-1901

333 North 35th Street  
Milwaukee, WI 53208  
(414) 342-7660

7600 West Bluemound Road  
Wauwatosa, WI 53213  
(414) 476-4151

2110 Silvermail Road (Loan Office)  
Pewaukee, WI 53072  
(262) 522-3990

218 South Mill Street  
Rushford, MN 55971  
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