

# POSITIVE PERSPECTIVES

NEWS AND EVENTS AT YOUR LOCAL CREDIT UNION

## Our 2¢



### Taking Pride in the Community

Our philosophy at Marine Credit Union is one in which you can take pride; your credit union is focused on helping borrowers in the communities we call home. We take great pride in building strong relationships, and we consider it our job to understand individual circumstances. Here you are “more than a credit score” which means we work hard to help all borrowers, including those with unique situations or previous financial challenges.

Daily we hear from a neighbor who was denied credit elsewhere and Marine was able to help. Here’s what one borrower had to say:

*I wish to express my sincere gratitude for the services offered by my Loan Officer at Marine Credit Union. It is rare to receive such consideration by any institution. Your Credit Union took a chance in financing my first home purchase, while other institutions shied away from such a risk. In these tenuous times, you were willing to work with me. I am a home owner now and living a life I only dreamed would be possible. In addition to the risk you've assumed, my Loan Officer went the extra mile to assist me in refinancing and planning for the future. He came to my home, inspected the updates we've made, and sat at my dining room table and discussed my*

*financial future. He offered a partnership, collaboration, and service like no other financial institution. His knowledge, kindness, and caring made me feel valued, important, and proud of the relationship we've formed.*

This same commitment to our communities is evident in the work of the Marine Credit Union Foundation. The Foundation is a non-profit entity dedicated to making charitable contributions and increasing financial literacy in our communities. During the month of April, we asked you to join our mission and give back by supporting our Annual Drive. Your generosity helped raise nearly \$14,000 for the Marine Credit Union Foundation. Plus, contributions made by new credit union members, at account opening, have generated more than \$8,500 already this year. Thank you to all of you who contributed—these funds will be donated back into our communities.

We are committed to helping our friends and neighbors and will continue to grant credit and support charitable causes in the communities we serve. This is all possible because of your continued support. We appreciate your patronage and look forward to serving you for years to come.

**Shawn Hanson, CEO**

### Proudly Supporting Education Through Local Scholarships

Marine Credit Union’s support of education shows every day 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

Luke Brom, Prairie du Chien, WI  
 Alex Costello, Fond du Lac, WI  
 Ryan Costello, Fond du Lac, WI  
 Connor Hock, Green Bay, WI  
 Morgan Schaefer, Oakfield, WI

#### Ranger Credit Union Scholarship

Kendall Fowler, La Crosse, WI

#### Employee Scholarship

Emily Culligan, Westby, WI



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# Enhancing Lives in the Communities We Call Home

Since the start of 2015, Marine Credit Union has granted more than \$100.593M in loans to members in the communities we serve. We are proud to grant loans to borrowers who would be turned away by other lenders.

Every day we meet with members and listen, getting to know their individual circumstances and giving them hope that there's a financial institution where they are more than a credit score.

In 2015 we have granted over \$32.7M in home mortgage loans—loans that our members may not have thought possible. Marine Credit Union's flexible, caring approach to lending allows us to accommodate various property types. We offer programs for purchasing vacant

land, farms, condos, manufactured homes, investment properties, and others. We work with our members to create a custom loan and provide the opportunity to own their own home.



Gary Thelen purchased his dream home and a place for his boys to grow and play, with the help of Byron Rogers and Marine Credit Union.

The team at Marine Credit Union strives hard to help our members succeed, whether that means getting them into a new home, helping them pay off revolving debt, or providing them reliable transportation, we find our members a financial solution to meet their needs. Marine Credit Union has grown into a strong financial institution that listens and understands, enhancing the lives of the individuals in the communities we call home.

## A Fresh Start to a Strong Financial Future

At Marine Credit Union we believe everyone should have access to basic financial tools. In 2013 we introduced Credit Builder Checking, an account that provides members who have previously been turned down or had challenges managing their checking account, the chance for a fresh start.

Credit Builder Checking gives members the opportunity to get on the right track and stay there. Members receive guidance on managing their account successfully and access to tools that make accessing their money simple. Credit Builder Checking accounts have no minimum balance and for a \$5 monthly fee,

member receive a debit card, free checks, free text message account alerts, and free access to MCU ATMs.

To ensure that we're here for our members as their financial responsibility grows, Credit Builder Checking account holders become eligible to upgrade to another Marine Credit Union checking products after one year of having their account in good standing.

Since the launch of the Credit Builder Checking account, 992 accounts have been opened for members, giving those who may not qualify for a traditional checking account access to this essential financial tool. Of those members, 149 have been upgraded to Marine Credit Union's Better Than Free Checking after demonstrating proper management.

Marine Credit Union strives to provide members the tools to take control of their finances and work towards a better financial future. By offering products such as Credit Builder Checking, we are able to help more members achieve financial stability now and in the future.

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