


 POSITIVE
Perspectives
 JUNE 2013 NEWS & EVENTS TO ENHANCE YOUR FINANCIAL LIFE

Scheduled system upgrade :
Positioning us for the future

This fall, Marine Credit Union is implementing a planned technology upgrade as part of our ongoing commitment to service excellence. This strategic initiative was announced to members back in 2012, as we began the careful analysis and proactive planning of a system-wide upgrade.

It's an exciting project that will further strengthen and prepare our organization for future success. Members will benefit directly from this computer-system upgrade, as it will enhance our online capabilities, improve loan delivery and, in the future, allow members to transact business with a mobile phone.

MCU System Conversion Dates
Electronic Services
(Home Banking, Bill Pay, etc.)
Unavailable beginning:

6 pm, Friday, 11/15/13

Resuming at:

7 am, Tuesday, 11/19/13

Branches closed all day:

Monday 11/18/13

We are working hard to ensure the upgrade is as seamless as possible. In fact, it will be largely invisible—your account numbers will remain the same; automatic payments and deposits will continue as usual; credit cards, debit cards, and checks will function normally. It will be business as usual; other than the brief branch closures in November, when we will accomplish the actual conversion.

Please make a note of the important dates listed in the box to the left, and let us know if you have comments or questions.

Our goal is to minimize any possible inconvenience to our members while we take this important step in Marine Credit Union's future growth and success.



Our 2¢

Marine Credit Union takes great pride in the strong relationships we have with our members. Our job is to listen to each individual, and we encourage comments and feedback from our members in a variety of ways. We routinely survey randomly selected members, as well as those who have recently experienced our loan process. We learn ways to improve your member experience and are always grateful for the insights these surveys provide. Recently, we received the following comments from two different borrowers:

"Marine made this loan so easy! I feel relief from debt of credit cards and look forward to a new start. Thank you. I wouldn't change anything."

"You can't improve—it was the BEST experience we've had in a long time."

It's wonderful to receive such high praise, because providing great service is the key to everything we do. That's why we are continually looking to improve, and why we are undertaking a system upgrade this year. We are confident this strategic investment will benefit our members immediately, and serve us well for years to come.

As an owner of Marine Credit Union, you can be proud of this proactive approach to positioning ourselves for the future. One thing that will never change is our commitment to lending where it is needed most—to neighbors in our local communities whose borrowing needs don't fit neatly "in a box" as defined by other lenders. We continue to reject the "tight credit" mentality embraced by many large banks. Marine Credit

Union is here to grant loans and enhance your financial life in every way possible.



Shawn Hanson, President/CEO

Auto | Home | Life | Health | Business

Call for a quote today

Discounts may apply

(888) 368-8630

MARINE
 INSURANCE SERVICES

Value and service...above all else!

WWW.MARINECU.COM

With updated info, everybody wins

Marine Credit Union is always looking for ways to better serve our members. That is why we are making a major effort to update electronic contact information so we can streamline and improve our communications. Having your most current contact information helps us:

- Keep you informed about your accounts.
- Offer more products and services to improve your individual financial situation.
- Protect you from fraud.

How can you help? Look for update forms at your nearest branch location, or contact Customer Service at 800-923-7280. It's quick and easy.

A member from Milwaukee won an iPad this spring, just by updating their electronic contact information!

Enjoy summer with extra credit

The idea of extra credit is usually something we associate with school as a way to boost a grade or take advantage of a special learning opportunity. At Marine Credit Union, we think of extra credit in the financial sense, as in the ability to match consumer loans to the needs of our members.

Summer is a time when "extra credit" can come in handy for vacations, a new fishing boat, or that dream house you'd like to move into before the school year begins. We can help you take advantage of the warm weather that brings a whole new season of opportunities.

As a community-based lender, Marine has money to lend to qualified borrowers to assist in making your summer a season to enjoy. Our lending model is about putting solutions to problems, even those posed by a less than perfect credit score. We care about the individual circumstances of our members and our relationship with each potential borrower. Marine's emphasis on local decision making in our branches means we can provide thoughtful, personalized guidance on quality products that will help you achieve your financial goals and dreams.

Above all, we listen. So, get in touch with a Marine Consumer Loan Officer at your local branch, and tell us how we can help make your summer a memorable one.

2013 Scholarship Recipients

Congratulations to the seven students selected to receive \$1,000 scholarships from Marine Credit Union for the coming academic year. We are proud to support their higher education!

General Scholarship

Lucas D. Bauer, Brownsville, WI
Sydney E. Pretasky, La Crosse, WI
Cassandra M. Roach, Ferryville, WI
Cole A. Tidemann, Rosendale, WI
Amy R. Todd, Rushford, MN

Ranger Credit Union Scholarship

Justin T. Kammer, La Crosse, WI

Employee Scholarship

Maisie E. Tolzmann, Onalaska, WI.



Office Locations

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

661 West Pioneer Road
Fond du Lac, WI 54935
(920) 923-7280

80 West Rees Street
Fond du Lac, WI 54935
(920) 923-7280

815 Wisconsin Avenue
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

1100 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
(507) 864-2999

915 Short Street, Suite 105
Decorah, IA 52101
(563) 382-8900



505 King Street, Suite 208, La Crosse, WI 54601
(800) 488-4032

Tax Planning & Preparation
Investment Management
Retirement Planning
Financial Planning
Portfolio Construction



WWW.MARINECU.COM