

IN THIS ARTICLE

- A Note from our CEO
- Local Scholarship Winners
- From our Members
- MCU Foundation Spotlight

POSITIVE PERSPECTIVES

NEWS + EVENTS TO ENHANCE YOUR FINANCIAL LIFE

Proudly Supporting Education Through Local Scholarships

Marine Credit Union's support of education shows in our approach to serving people's financial needs every day. We work one-on-one with our members to provide guidance and to 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:

Member Scholarships:

- Merideth Baleiko
- Alaryana Lipke-Randle
- Jayden Sawyer
- Michael Schaefer
- Taylor Skroski
- Brandi Voigt

Ranger Credit Union Scholarship:

- Maria Carr

A Note from our CEO

At Marine Credit Union, we believe everyone should have an equal opportunity to improve their financial future, regardless of challenges they have faced in the past. In this newsletter you will read about Brittney, a young mom faced with medical issues, unreliable transportation and the pressure of helping to support her family financially. Brittney's consumer lender, Amanda, saw the determination Brittney had to care for her family and the need they had for a more reliable vehicle. Amanda looked at Brittney and her family and said, 'I know you are more than your credit score, and I can help!'

Marine strives to say yes when others said no. We are not tied down by the math equation that is your credit score. We empower our local managers to approve your loans and provide the excellent customer service you deserve. We are focused on you as individual members and providing the products you need to succeed.

You are more than your credit score. You've faced challenges, obstacles and setbacks that have motivated you to seek help, take back control of your finances and work towards a successful financial future. At Marine, we are always here to help, because helping you is the right thing to do. We are here to make a difference.

Shawn Hanson, CEO



Where you're more
than a credit score.

800.923.7280
MARINECU.COM

From our Members

Shortly after her daughter was born, Brittney got very sick with stomach issues that went undiagnosed for a long time. The trial and error at the hospital caused her to miss quite a bit of work. On top of the health-related issues and financial stress of living off one income, the family car started to break down and became unreliable.

"We had a car. It was really loud and half the doors didn't work, which was our initiative to get a loan. We wanted to go through a family company."

At Marine Credit Union, we take the time to learn the unique circumstances surrounding each member's financial situation. We are able to grant more loans to deserving families and individuals like Brittney by considering

additional factors into our decision-making process. It is for this reason that when we heard Brittney's story, we knew we were uniquely positioned to help get her family a more reliable vehicle.

"The lender at Marine got back to me as soon as I completed the application, which really made me feel positive. We're very happy and we're definitely doing a lot better financially."

– Brittney Kronin, assisted by our Chippewa Falls staff.



MCU Foundation – Enhancing Lives in the Communities We Serve

Marine Credit Union believes a community thrives when all members experience opportunities for growth and stability. The Marine Credit Union Foundation follows these same principles. This non-profit entity is dedicated to making charitable contributions and increasing financial literacy in the communities we call home.

Since the Foundation's launch in 2014, over \$512,000 has been donated to more than 700 charitable causes in 38 counties across Wisconsin, Minnesota, and Iowa.

Thank you to all members who have generously donated to the Marine Credit Union Foundation!

"The support Marine Credit Union provided to us last year went directly into services. We were able to purchase bus tickets, gas cards, and emergency food/assistance which are items in constant demand. Last year we served 618 veterans in total. Thank you for your time and support."

– Debbie Buchanan, Milwaukee Homeless Veterans Initiative



DONATE TODAY



☐ **YES! I want to make a positive impact on my community with a donation of:**

☐ \$25 ☐ \$50 ☐ \$75 ☐ \$100 ☐ \$200 ☐ Other Amount: \$_____

PAYMENT OPTIONS:

☐ **Charge my Debit/Credit Card:**

Name _____ Card Number _____ CVC _____ Expiration Date _____
Phone _____ E-mail Address _____ Billing Address _____

☐ **Online Donation:** Visit **MarineCU.com/Donate** to give through PayPal.

☐ **Check payable to MCU Foundation:**

Please mail this form to Marine Credit Union Foundation, 811 Monitor Street, La Crosse, WI 54603.

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.



**Where you're more
than a credit score.**

**800.923.7280
MARINECU.COM**