

IN THIS EDITION

- 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:

- Autumn Bell
- Bobbi Burgess
- Kyleigh Collins-Kreuger
- Alethia Knutson
- Nina Kudimova
- Rylee Petit
- Alexia Stumpf
- Lillian Wagner

Ranger Scholarship:

- Tanner Boge

A Note from our CEO

At Marine Credit Union, we are here to serve you: our members and our communities. We want to help you advance toward your goals. Whether it's home ownership, working to become debt-free or improving your access to credit, we strive to meet your financial needs.

In this newsletter, you will read about our member, Johnnie. One Lyft ride not only changed Johnnie's thoughts about credit unions, but his entire outlook on his own financial situation. Johnnie worked with our lender to consolidate his debt and manage his finances to meet his goals. You'll also read about the support we've provided through the MCU Foundation and scholarships for local students. We are passionate about giving back in the communities we call home.

All those things are important to us; you are important to us. We are on your team and look at more than your credit score to help you meet your financial goals and advance towards financial stability. Your communities are important to us. We continue to support the places we call home, from big city neighborhoods to small towns. We are here to serve you.

Shawn Hanson, CEO



From our Members



Johnnie had been a long time customer with both banks and credit unions who would not give him a loan. His bills were starting to pile up and become so stressful that it caused him to be physically sick. Johnnie's faith in financial institutions was low, until he stumbled upon a ride that changed his life.

"One day [while driving for Lyft] I got a call from a rider and that rider was a loan officer with Marine Credit Union. When I met Marine Credit Union, I exhaled because of the stress, tension, and financial burden that was lifted off of me. My credit score even went up!"

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 Johnnie by considering additional factors into our decision making process. It is for this reason that when our loan officer got in to Johnnie's Lyft car, we knew we were uniquely positioned to help consolidate his debt into more manageable finances.

"I wouldn't be where I am without Marine Credit Union. I'm very thankful. Walking in to the branch, their arms were open wide welcoming me as a customer like I was family. I never thought I would find a credit union that was there for me the way Marine Credit Union was."

– Johnnie, assisted by our Muscatine 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 MCU Foundation follows these same principles by focusing on:

- 1 Actively making a difference in the communities served by Marine Credit Union
- 2 Making charitable contributions to organizations that make our communities great places to live
- 3 Increasing financial literacy among people in local communities

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

"The partnership with MCU Foundation and Steppin' Out in Pink allows us to continue our work for breast cancer research, give funding for patient specific needs, provide mammograms for those uninsured or underinsured and more. Our passion and mission share a common thread with Marine Credit Union Foundation to help our community. We are deeply grateful for your support. Thank you!"

– Debbie Kroner, Gundersen Medical Foundation, SOIP



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.



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