



Sock it away for a later day. Contribute now to your IRA!

If you're still working, you want to make sure you are taking full advantage of the opportunity to save for the precious retirement years to come. If you didn't max out your IRA last year, you can still make 2022 IRA contributions until Tax Day on Tuesday, April 18, 2023.

For 2022 taxes, the maximum contribution to an IRA is \$6,000 for those under the age of 50 and \$7,000 for those 50 and older.

Don't miss out on a possible deduction this year. Consult your tax advisor for details! Haven't started an IRA yet? There's no time like the present. [Shop our IRA options](#) and open one today!



Stop and smell the savings this spring!

Auto loans as low as **4.24%** APR*

Spring is in the air and so are the deals on auto loans. Whether you're shopping for a new ride, a new-to-you ride, or a new loan on the ride you already have, we have the low-rate loan you're looking for.

- **Low rates on new, used, and refinanced auto loans**
- **Terms up to 84 months**
- **Easy preapprovals so you know your budget before you shop**

Stop and smell the savings an auto loan with us can bring.

[Learn more and apply today!](#)

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions apply. Refinance rates do not apply to existing loans.

Don't miss a beat with your financial accounts!

24/7 Mobile Banking Access

On the road, in the air, traveling here, traveling there...no matter where you are, you'll always have access to your accounts when you download our mobile app. Log into your digital banking and you can:

- Deposit Checks
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds – Between Accounts or Financial Institutions
- Access Estatements
- Create Account Alerts
- Locate an ATM
- And Much More!

Make sure you don't miss a beat when it comes to your financial accounts. Sign up for online or mobile banking today at www.marshlandcu.com.



UNLEASH



**the Power of Saving
at Your Credit Union™**

April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids how to unleash the power of saving! By understanding how to responsibly budget and save money, our youth can build healthy financial habits that last a lifetime.

Our youth savings accounts are open to all young members up to age 12 years. Open your child's first savings account at the credit union with a starting deposit of just \$25 this month and help them unleash their savings power!

Learn more at www.marshlandcu.com.



Brunswick Lobby

3650 Community Road
(912) 279-2000

Toll Free (888) 265-9565
(M - F) 9:00 a.m. – 5:00 p.m.

Brunswick Drive-Up

3650 Community Road
(M - Th) 8:30 a.m. – 5:00 p.m.
(F) 8:30 a.m. – 6:00 p.m.

Gateway Lobby

227 Gateway Center Boulevard
(912) 279-2070

(M - F) 9:00 a.m. – 5:00 p.m.

Gateway Drive-Up

(M - F) 8:30 a.m. – 5:00 p.m.

Southeast Georgia Health Systems Branch

2415 Parkwood Drive
(912) 466-3151

(M - F) 9:00 a.m. – 5:00 p.m.

Nahunta Office

13326 Cleveland Street West
(912) 462-7000

(M - F) 9:00 a.m. – 5:00 p.m.

Nahunta Drive-Up

(M - F) 8:30 a.m. – 5:00 p.m.

Rincon Office

135 Goshen Road, Suite 112
(912) 280-3110

(M - F) 9:00 a.m. – 5:00 p.m.

Jesup Office

333 West Plum Street
(912) 530-6060

(M - F) 9:00 a.m. – 5:00 p.m.

Jesup Drive-Up

(M - F) 8:30 a.m. – 5:00 p.m.

Additional ATM Locations

Darien, Georgia
1225-A Northway | Darien, GA 31305

Effingham Health System ATM
459 GA Highway 119s | Springfield, GA 31329

Marsh-Line

(912) 265-3518 or (888) 265-3518

www.marshlandcu.com

Board of Directors

Paul McKenzie, Chairman
Jim Andersen, Vice-Chairman
Kathy Grace, Treasurer
John Catron, Director
Shannon Webb, Director
Alan Volskay, Director
Delria Tate Baisden, Director

Holidays – Branches closed:

Memorial Day

Monday, May 29, 2023

Juneteenth

Monday, June 19, 2023

Independence Day

Tuesday, July 4, 2023

Looking for extra money? Start at home!

Home Equity Loan | Home Equity Line of Credit (HELOC)

No matter if you need extra cash to cover your home improvement projects, consolidate your debt, or fund your next vacation getaway, you can likely find it right at home. You can use the equity you've built up in your home to cover just about any expense you can think of.

- Borrow up to 90% of your home's value, minus your mortgage balance
- Enjoy rates as low as WSJ Prime
- Take advantage of our flexible terms
- Check with your tax advisor about potential tax advantages

Find the money you need today by [applying for a home equity loan or HELOC today!](#)

**Annual Percentage Rate. Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.*



5 Safety Tips for Mobile Payment Apps

Mobile payment apps are an easy way to pay on the go, but they also come with safety concerns. Review these 5 tips so you can enjoy the convenience while keeping your funds safe from thieves and hackers.

1. **Download safe payment platforms & apps** – Only download mobile payment apps from official stores such as Google Play™ and the App Store®.
2. **Secure your phone** - Make sure your phone requires a password, thumbprint, or facial recognition for access and ensure the payment apps you use require a secondary security measure to access the app or authorize a payment.
3. **Don't use payment apps while on public Wi-Fi networks** - Info carried through public Wi-Fi networks is accessible to anyone who knows how to access the networks. Your phone carrier's cellular network or your private password protected Wi-Fi network are safer alternatives.
4. **Use a credit card where possible** - Most credit cards have better fraud protection than a debit card or linked bank account. Credit cards typically have a zero-fraud liability policy that protects the cardholder from the risk of any unauthorized charges made to the card account.
5. **Monitor your accounts** - Monitor all accounts you have linked to a mobile payment platform routinely.



Federally insured by NCUA

ATMs are available 24/7 at all branch locations.