



POSITIVE
Perspectives
DECEMBER 2011 NEWS & EVENTS TO ENHANCE YOUR FINANCIAL LIFE

New year, new outlook:

Time to consider a mortgage refinance?

When a new year begins, many people evaluate their annual household budget for ways to save. Reviewing your current mortgage is a good place to start. Particularly when market interest rates are low, like they are now, homeowners should see if a new home loan makes sense.

Best wishes to our members in the new year! We appreciate your continued patronage and look forward to serving you in 2012.

Why? Maybe your lifestyle or income has changed, or you have different priorities. Even if your current home loan payments are affordable, there are other reasons to consider refinancing. A major one for many people is the opportunity to consolidate debts.

For example, if you have a \$100,000 mortgage and \$20,000 in high-interest credit card debt, you may qualify for a \$120,000 mortgage and use the extra \$20,000 to pay your other debt. Mortgage loans typically carry a significantly lower interest rate than consumer debt (such as credit cards or car loans) so refinancing can help decrease debt more quickly. Even better, mortgage interest may be tax-deductible.

Any decision to refinance should be based on solid calculations. That's where the mortgage experts at Marine can help. Our lending team is experienced at testing different refinancing scenarios to see what offers the most benefit, and which product best fits your needs. Trust Marine Credit Union with your mortgage refinance questions—a home is one of the biggest financial investments most of us will ever make.



Our 2¢

Throughout the fall of 2011, news media ran many stories about frustrated financial consumers, framed as “Main Street” vs. “Wall Street.” Of course, reality is more complicated than that. Keeping up with the big banks has never been important to Marine Credit Union. Instead, we stay focused on our core strengths:

- Valuing personal relationships.
- Caring about the individual circumstances of our members.
- Being involved in our communities and supporting local decision making in our branches.
- Providing guidance on a range of quality products that serve our customer's needs.

Our job also requires us to adapt, anticipate, and adjust what the future has in store for 2012 and beyond. That may mean a new mix of product offerings, or new hours of operation. Some things may change, but never those core strengths that drive all of us at Marine Credit Union to serve you to the very best of our ability. Please don't hesitate to give us your feedback as we go forward.

Shawn Hanson, President/CEO

Auto | Home | Life | Health | Business



Value and service...above all else!

Call for a quote today
Discounts may apply

(866) 368-8630



Important date for MCU scholarship applicants!

Marine Credit Union is pleased to continue our tradition of supporting Education through college scholarships for members and/or their children.

In 2012, we will again award five (5) \$500 general scholarships and one (1) \$500 Ranger Credit Union scholarship for current Logan High School student members. Scholarship applications are available online at www.marinecu.com or at all branch locations.

To be eligible, students or their parents must be a Marine Credit Union member in good standing, and be a full-time graduating senior or collegiate student. Selection criteria and other information can be found on the application form. Applications must be received no later than **February 17, 2012**.

We can help meet all your financial needs as you pursue your educational goals. To learn more, call, stop by, or visit our website today!

Spring is annual meeting time

We cordially invite Marine Credit Union members to join us at these upcoming events to learn more about your credit union for the coming year. Get to know fellow members and share your comments or suggestions! Please save these dates and look for registration details in your March statement.



Annual Membership Meeting

Thursday, May 17, 2012 - La Crosse
Western Technical College

Lunda Center - Marine Credit Union Room
400 7th Street North

6:00 pm Registration/Social
6:30 pm Business Meeting

Hors d'oeuvres and refreshments will be available. Off-street parking in WTC Lot B (across from the Lunda Center).

Regional Membership Meetings

Saturday, May 19, 2012 - Milwaukee
Marine Credit Union, 333 N. 35th St.

8:00 am Registration/Social
8:30 am Business Meeting

Continental breakfast will be available

Saturday, May 19, 2012 - Fond du Lac
Holiday Inn, 625 W. Rolling Meadows Dr.

10:30 am Silver & Gold Club Meeting
11:00 am Registration/Social
11:30 am Lunch
12:15 pm Business Meeting

Interested in serving with us?

Marine Credit Union is currently seeking individuals to assist, advise and support the Board of Directors. As our organization has grown, so have the governance responsibilities of our board members. We look forward to adding qualified individuals who are interested in contributing their experience and judgment, plus have a desire to serve our communities and members.

In return, we promise a unique and valuable opportunity to be involved in the oversight of a vibrant, growing business enterprise. Would you like to learn more? Please contact:

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