

Positive Perspectives

NEWS + EVENTS TO ENHANCE YOUR FINANCIAL LIFE

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2025 Scholarships

Are you or someone in your family attending college next year?

Marine Credit Union is offering nine \$1,000 scholarships that will be awarded to deserving, hardworking students graduating from high school with the class of 2025 or are continuing their collegiate studies.

To be eligible, the applicant must be an MCU member or the child of an MCU member and must plan to enroll for the next academic year as a full-time student. The scholarships are sent directly to each student's respective school and can be used for tuition, fees or other educational expenses.

Talk to your local community branch team member or visit marinecu.com/scholarships for scholarship details.

A Note from Our CEO

Marine Credit Union Members,

I am honored and excited to introduce myself as the new President and CEO of Marine Credit Union, effective January 2025. Having served on the Marine Credit Union Board of Directors for over 16 years, including a period as interim CEO in 2021, I am deeply committed to our mission and values.

Our outgoing CEO, Darrick Weeks, has accepted a new career opportunity as President and CEO of Purdue Federal Credit Union. We extend our heartfelt thanks to Darrick for his dedication and leadership over the past three years. Under his guidance, Marine Credit Union has achieved significant milestones, including being recognized as a Great Place to Work, implementing a new strategic plan, and making critical improvements in the member experience and operational execution. We wish Darrick all the best in his future endeavors.

As we embark on this new chapter, I want to reassure you that our commitment to providing personalized service and financial solutions remains unwavering. Our mission to advance the lives of people from financial need to a life of ownership and giving back to our communities will continue to guide us in everything we do.

Marine Credit Union has a proud history dating back nearly 100 years. Our roots trace back to 1931, when a group of post office employees in Eau Claire, Wisconsin, gathered around a dinner table to form the Eau Claire Postal Credit Union. Over the years, many credit unions have merged with us, each sharing a common origin of people helping people. Our purpose today remains the same as it was nearly a century ago: to pool savings from our members and lend them out to finance their needs and dreams. We are part of a larger network of member-owned cooperatives worldwide, all dedicated to the principle of people helping people.

LOOKING AHEAD

With this leadership transition, we have a tremendous opportunity to build on our recent successes while continuing to prioritize what matters most—our members. My priorities as CEO will be:

Mission-Based Growth: Expanding our reach and impact within our field of membership.

Strategic Planning: Developing our next strategic plan to ensure long-term success.

Leadership Development: Identifying and nurturing the next generation of leaders within our talented team.

Our roots in the La Crosse community are strong, and we will continue to invest in local projects and partnerships that benefit the communities we serve. I am excited to work closely with our members, employees, and community partners to create a positive impact.

I look forward to spending the first several months listening and getting to know all aspects of the organization. Your feedback is invaluable as we strive to accomplish our mission together. Thank you for your continued trust and support during this transition.



Tom Knothe
President and CEO
Marine Credit Union



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Warm Up With The Marine Credit Union Foundation | 2024 Recap



After years of serving our communities, Amy Ortega discovered a need held by many of our members and our neighbors – being ill-equipped with cold-weather clothing. For many, purchasing jackets, hats, gloves and scarves can be an added financial burden, especially before the holiday shopping season.

Community organizations, like The Salvation Army, receive hundreds of applications each year from local families needing assistance with winter clothing. The demand is high, and inventory runs out before every family receives help.

For the second consecutive year, the “Warm Up with the Marine Credit Union Foundation” program, founded by Amy, brought Marine Credit Union members, employees and others in the community together to gather and donate over 2,000 articles of winter clothing to local organizations, on top of 1,800 items donated in 2023.

Not only did the initiative focus on winter item donations, but it also extended financial support to the causes of the partnering non-profit organizations. The Marine Credit Union Foundation demonstrated its commitment by contributing \$8,000 to the Salvation Army and \$2,000 to the Rooftop Foundation.

Throughout “Warm Up with the Marine Credit Union Foundation,” donation centers were strategically placed in various Marine Credit Union locations, and throughout the month of October, to ensure that every community could give back to this larger societal challenge.

The collaborative business partnerships and community engagement exemplifies the positive impact that can be achieved when people come together for a shared cause. As winter approaches, the success of “Warming Up with the Marine Credit Union Foundation” serves as a beacon of hope and compassion in the community, showcasing the potential to make a meaningful difference in the lives of those less fortunate.



2025 ANNUAL MEETING

Marine Credit Union Members are cordially invited to join us for an opportunity to learn more about the credit union and share their comments or suggestions.

Our 2025 Annual Membership Meeting will again be virtual via webcast at 5:00 PM CST. Look for more details and a link to register in your March statement or via our website at [MarineCU.com](https://www.marinecu.com).

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SAVE THE DATE:
2025 ANNUAL MEETING
Wednesday, May 21, 2025

Employee Day Of Service Success

On Monday, October 14, Marine Credit Union celebrated its inaugural company-wide holiday, MCU Day of Service. All branches and offices were closed to allow team members the opportunity to spend the day giving back to their communities.

Across three states, employees throughout our organization volunteered individually or as a group to help enrich the lives of others. We thank our employees who made a difference for the following organizations (plus, those not listed here!) and all other efforts that showcased the teams' compassion and commitment.

- Sleep in Heavenly Peace
- Habitat for Humanity
- Wafer Food Pantry
- Feeding America
- Refuge House
- Just One More Ministry Food Bank

