DECEMBER 2025

Positive Perspectives

NEWS + EVENTS TO ENHANCE YOUR FINANCIAL LIFE

In This Edition

- Letter from our CEO
- 2026 Scholarships
- Warm Up with MCU 2025 Recap
- Employee Day of Service



2026 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 2026 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

As we close out an incredible year, I want to take a moment to thank you for being part of our journey. Your trust and partnership inspire everything we do at MCU, and together, we've accomplished so much in 2025. We're proud to share that MCU was certified as a Great Place to Work for the fourth year in a row, a recognition that reflects our commitment to creating an exceptional environment for both our members and our employees.

This year, we focused on improving the member experience in several ways. We introduced many new products designed to make your financial life easier and more rewarding, including Mechanical Breakdown coverage, high-yield savings accounts, My Loan Rewards, and more. We also redesigned and updated our Financial Empowerment Centers, creating spaces that better serve your needs. Lastly, we enhanced our website to provide a more intuitive and seamless user experience, making it easier for you to access the tools and resources you need.

Beyond enhancing our member experience, our commitment to community has never been stronger. Through our Community Lead Team, we have partnered with many local organizations to help deepen our impact. In 2025, MCU employees dedicated nearly 2,000 volunteer hours to causes that matter most, and our MCU Foundation donated more than $180,000 to initiatives that strengthen the communities we call home. These efforts reflect who we are: a credit union that cares deeply about people.

Looking Ahead: Our 2026–2028 Strategic Plan

While we celebrate the past year, we're even more excited about what's ahead. Our new three-year strategic plan was built through thoughtful collaboration across teams and leadership, informed by member feedback, market insights, and our long-term vision. It's a roadmap for where we're headed and how we'll get there together.

Our Vision:
To create a future where every member achieves lasting financial health through our servant-led, people-first approach.

Three Stakeholder Model:
We also reaffirmed and slightly updated our three-stakeholder model: *MCU exists to meet the needs of its three stakeholders: employees, members, and communities. When we prioritize the well-being of our employees, we create a culture where people feel valued and supported. That care naturally extends to how our employees serve our members – with compassion, empathy, and excellence. And when our members are well-served, the communities that we serve grow stronger and more resilient.*

While MCU has always considered its impact on the communities it serves, this new strategic plan elevates our communities to stakeholder status and includes several strategies to intentionally expand MCU's impact in the communities it serves.

Our Four Strategic Goals

1. **MCU is an exceptional place to thrive.**
   We're investing in employee growth and well-being to foster a culture of belonging, purpose, and opportunity. We will empower our employees to thrive and contribute beyond themselves.

2. **MCU provides outstanding service to members and markets.**
   We aim to deepen relationships, especially with low- to moderate-income members, to advance not only their financial health but to positively impact the communities that they live in.

3. **MCU is an essential partner in its communities.**
   We will be viewed as a trusted and essential community partner in each of the markets we serve as a result of the MCU Foundation, being a certified Great Place to Work, our investment in facilities, and through our philanthropy, volunteerism, and financial education.

(continued on back)

MARINE CREDIT UNION

800.923.7280 | MarineCU.com

Warm Up With The Marine Credit Union 2025 Recap

For yet another year, the Marine Credit Union Foundation brought warmth, comfort, and community spirit to families across our footprint through our annual Warm Up with Marine Credit Union Foundation initiative. What began as a grassroots effort driven by a desire to help neighbors facing cold winter temperatures has grown into one of our most meaningful traditions of the year.

Many families in our communities struggle to afford essential cold-weather clothing – items like coats, hats, boots, gloves, and scarves that quickly add up. Partner organizations such as The Salvation Army and local shelters continue to see hundreds of requests each fall, with inventories often running out before every family receives what they need.

Thanks to the generosity of Marine Credit Union members, employees, and community partners, this year's Warm Up campaign collected **over 2,000 winter items** and raised significant funding to support families preparing for the colder months ahead. Donation centers were once again placed in branches throughout October, making it easy for community members to drop off new and gently used winter gear. Our Foundation also provided financial contributions to partnering nonprofits, strengthening their capacity to reach even more families this season.

The continued success of Warm Up reflects something bigger than a single campaign – it highlights what happens when local organizations, credit union members, and Marine team members unite behind a shared purpose: ensuring that every person in our community has the dignity, comfort, and protection they deserve as temperatures drop.

As we wrap up 2025 and look ahead to the coming year, we extend our heartfelt thanks to everyone who donated, volunteered, or helped spread the word. Your support makes a meaningful difference and reminds us that warmth isn't just something we wear – it's something we share.

Warm Up
with the Marine Credit Union Foundation



A Note from Our CEO *(continued from front)*

4. MCU is growing and set up for long-term sustainability.
We will focus on operational excellence and growth of our financial resources for the sake of increasing our impact and long-term sustainability. We view growth as a required element to continue to serve our members and communities for generations to come.

This plan isn't just about goals; it's about creating meaningful impact. Together, we'll build a future where every member thrives. Thank you for being part of MCU. Here's to an exciting year ahead!

Tom Knothe
President and CEO
Marine Credit Union



MAY
20

SAVE THE DATE:
2026 ANNUAL MEETING

Wed., May 20 at 5:00PM

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 2026 Annual Membership Meeting will again be virtual via webcast at 5:00pm CST. Look for more details and a link to register in your March statement or via our website at **MarineCU.com**.

Employee Day of Service Success

This October, Marine Credit Union proudly celebrated our annual MCU Day of Service – a company-wide day dedicated to giving back to the communities we're honored to serve. For one full day, all branches and offices closed their doors so our teams could open their hearts, donating time, energy, and compassion to local organizations making a real impact.



Across our footprint, employees volunteered both individually and in groups, rolling up their sleeves to support missions focused on hunger relief, housing, family support, and community wellbeing. From assembling beds for children to distributing meals, sorting donations, and lending a helping hand wherever it was needed, our teams showed what it truly means to live out Marine's purpose beyond our walls.

We extend our sincere appreciation to every employee who participated and to the organizations who welcomed us into their work. Together, we helped make a meaningful difference for groups such as:

- Sleep in Heavenly Peace
- Habitat for Humanity
- Wafer Food Pantry
- Feeding America
- Refuge House

... and many more community partners across our service area.

The Day of Service continues to remind us that when we come together with intention and heart, we strengthen the communities we call home – and each other.