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## **FOR IMMEDIATE RELEASE**

### **Carol Rae Kulibert Celebrates 30 Years at Marshfield Medical Center Credit Union**

Marshfield, WI – Marshfield Medical Center Credit Union (MMCCU) is proud to celebrate the remarkable 30-year career of Operations Manager Carol Rae Kulibert. A dedicated and passionate professional in the financial industry for nearly five decades, Carol’s contributions have played a significant role in MMCCU’s growth and continued commitment to its members.

“The credit union has grown significantly since Carol started in 1995, and her rise through the organization has led to significant contributions to this growth,” said MMCCU President David Murphy. “Carol has a knack for connecting with members and staff on a deeper level, and her appreciation for those she works with goes beyond addressing their financial needs. She truly cares about others, which is reflected in her dedication to the credit union for the past three decades. I appreciate her contributions to meeting the credit union’s mission of serving our member’s financial needs.”

Carol’s journey in financial services began at just 18 years old when she took her first job at 1st Community Bank in Wisconsin Rapids. After eight months, she transitioned to Auburndale State Bank, where she worked for over two years. Her career continued to evolve as she spent 14 years at Citizens National Bank. As the banking industry underwent significant changes, Carol found herself at a crossroads.

“At the time, banks were expanding rapidly, and the personal touch of customer service was beginning to fade,” Carol recalled. “Credit unions were becoming more well-known, and a colleague suggested I consider joining one. I applied at MMCCU and never looked back—it has been the best work experience of my life.”

Over her 30 years at MMCCU, Carol has witnessed transformative changes in the credit union industry. Among the most significant advancements, she cites the introduction of debit cards and the expansion of shared branching services, which have provided greater convenience and accessibility to members.

“The ability for members to use debit cards and access their accounts through shared branching has been a game-changer,” Carol noted. “Technology has improved our ability to serve members while maintaining the personal relationships that make credit unions special.”

Reflecting on her time at MMCCU, Carol highlights the organization’s growth as one of the most rewarding aspects of her career. When she first started, MMCCU was located near what

was The Patio Restaurant. She has since witnessed the credit union's expansion, including the move to its current location on Upham Street and the subsequent addition to the building.

"It's incredible to see how much we've grown, both in membership and in our physical presence," she said. "Seeing our credit union evolve while staying true to our mission is something I'm very proud to be a part of."

For Carol, the most fulfilling part of her career has been the relationships she has built with MMCCU members and staff. "I love when a member stops by my office just to say hello or thank me for helping them with an issue," she shared. "It's special to be recognized outside of work and know that what we do makes a difference in people's lives."

Her advice to those starting their careers in credit unions is to be patient and embrace continuous learning. "It takes time to truly understand the needs of members and the nuances of financial services. Every day is different, and being adaptable is key. You won't learn everything in six months—it takes at least two years to gain confidence in your role. But in the long run, it's well worth it."

While much has changed over the years, Carol believes MMCCU's core values have remained the same. "Loyalty to our members and the personal touch we provide are constants. That commitment to service is what makes MMCCU stand out."

Her pride in working for MMCCU extends beyond her professional accomplishments. Personally, the credit union has provided her with a second family. "The staff have been with me through difficult times and celebrated with me during the happy moments—watching my children grow, get married, and becoming a grandmother."

As she looks ahead, Carol hopes to see MMCCU continue to grow while maintaining its strong community ties. "Growth and loyalty to our members will always be at the heart of MMCCU. I'm excited to see what the future holds."

MMCCU congratulates Carol Rae Kulibert on her 30 years of outstanding service and thanks her for her dedication to the credit union and its members. Her passion and commitment have made a lasting impact, and her legacy will continue to inspire colleagues and members alike.

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*For more information on MMCCU, please visit [www.mmccu.com](http://www.mmccu.com).*

Founded in 1965, Marshfield Medical Center Credit Union (MMCCU) is a closed charter, not-for-profit financial institution dedicated to exclusively serving the financial needs of employees in the medical community and their immediate families, therefore designed to best serve the financial needs of this specific group of people. They are not affiliated with any medical facility.