



# Maple

## Federal Credit Union

### Newsletter ~2nd Quarter 2007

[www.maplefcu.net](http://www.maplefcu.net)



Physical address: 105 Toledo Drive, Lafayette, LA 70506

Mailing address: P O Box 61001, Lafayette, LA 70596

Phone (337) 233-6264 Fax (337) 233-6234

#### Audio Response

(Telephone Financial Service Center) **337-233-6299**

**G**reat News... Online banking will be here by late September! Your Board of Directors and I have been working towards this day for quite some time and now it is reality. We've recognized this as your primary wish for a long time and are pleased to grant this for you. With this service you will also have the ability to choose to receive all Maple FCU correspondence (including statements and notices) via email! There will be a few more convenient perks you'll find once you see the program that will get you fired up! This is breaking news...only approved on June 20th so share the good word! Implementation and testing will begin in the next 2 to 3 weeks; then we'll select a small group to take part in our "pilot study program" making sure all the kinks are cleared before offering the product to our membership.

We've also begun our implementation and intense training on ACH origination and IRA's (Individual Retirement Accounts). ACH origination will give us the ability to auto-pay your loans from other banks or financial institutions or even process money transfers to or from Maple with other financial institutions with whom you may deal. This has been a huge request and I am pleased to get this rolling. IRA's are a big need when planning for retirement; sometimes starting small with an IRA is just what you need until you are ready for the world of "higher risk" investing towards retirement.

Now that you've heard **ALL** the latest news, I hope you are as excited as the Staff, Volunteers and I am about all the **GOOD** things coming for Maple.

*Pamela R. Stelly, CEO*

#### Office Hours

##### Lobby Hours:

Monday–Thursday 9 am–5 pm

Friday 9 am–6 pm

##### Drive Thru:

Monday–Thursday 9 am–5:30 pm

Friday 9 am–6 pm

Remember that you can receive information on your accounts around the clock each and every day by calling 337-233-6299...the audio response line.

##### ATM Locations

105 Toledo Dr., Lafayette  
Iberia Medical Center Lobby,  
New Iberia

All ATM's displaying the SELECT ATM logo (black/green) and Co-op network are surcharge free. For other surcharge free locations—give us a call!

**The ATM at  
Iberia Medical Center  
has been relocated  
to the vending room  
across from the eleva-  
tors! Thank you  
for your patience  
during the  
temporary downtime.**

## ATM /Debit Card Security

Keep these helpful hints in mind to protect yourself from ATM/Debit card fraud.

1. Treat your card like cash—keep it in a safe place.
2. Keep your Personal Identification Number (PIN) a secret and NEVER write it on your card!
3. Never disclose your PIN to anyone—even MAPLE FCU!
4. Never disclose your card or account information to anyone in response to unsolicited phone or email request.
5. Make sure you know your internet shopping sites are secure.
6. Report a lost or stolen card immediately.
7. Carefully review your account statements.

Card fraud is more common than you may think and if you are not reviewing and watching your accounts closely you may experience tough losses. One thing to note: **MAKE SURE WE HAVE YOUR CURRENT CONTACT PHONE NUMBERS, including cell phone.** so that if there is any suspect activity our fraud service may contact you.



### HELPFUL TIPS...

*Want to prevent issues with your deposit items or make your transaction time run smoothly? Want to prevent deposit items from being rejected or returned from the paying financial institutions? We are seeing deposit items returned more often for problems with or missing endorsements, so follow these simple rules and you'll reduce the risk of this happening to you.*

**ALWAYS ENDORSE YOUR DEPOSIT ITEMS**—This prevents checks returned for missing endorsements. Also, sign as the check is written out to you whether it is your maiden name or nick-name. You should sign the way it is written and then endorse it underneath as your account reads. If you are mailing your deposit, dropping it in the night drop or if someone else is making the deposit for you—sign the back of the item and then write “FOR DEPOSIT ONLY”. This prevents anything else from happening to the check.

**Depositing a check made payable to someone who IS NOT an authorized signer on your account?** Make sure that he/she endorses the check to you and is present with a valid, clear copy of their state issued ID or that you present a clear copy of it when you are depositing or cashing the item.

## Upcoming 2007 Holiday Closings

**Independence Day**

Wednesday, July 4th

**Labor Day**

Monday, September 3rd

**Columbus Day** \*

Monday, October 8th

**Veterans' Day** \*

Monday, November 12th

**Thanksgiving Day**

Thursday, November 22nd

**Acadian's Day**

Friday, November 23rd

\* Employee training days!

### Important Numbers

Lost or stolen debit cards happen at the worst times...after hours. If your cards are lost or stolen before or after our office hours use these toll free numbers to get those cards blocked immediately.

For VISA debit cards issued by Maple FCU call:

1-800-405-7068

For VISA credit cards issued by Maple FCU call:

1-800-325-3678

Plus, remember stop payments on lost/stolen checks can be placed using the Audio response system at

337-233-6299

### **Did you know?**

Loan applications are now available on our website @ [www.maplefcu.net](http://www.maplefcu.net)!

**BE AWARE OF MAIL AND EMAIL SCAMS.** We've had quite a few members fall for these kind of scams. IF IT SOUNDS TOO GOOD TO BE TRUE, it usually is. Stop and think about the situation before falling into a trap. Ask a trusted professional or contact the Better Business Bureau for help. And **NEVER** wire or Western Union money in regards to unsolicited mail or email unless you are sure it its legitimate—once the wire is sent, you've lost it. We would rather you be safe than sorry, so ask us for advice and let us help you make informed decisions.

### **Your Credit Union in the community...**

CEO, Pamela Stelly joined members of the Lafayette Fire Department on Saturday, May26th at the MDA office in getting our local MDA patients off to MDA Rainbow Camp. Fire Fighters loaded luggage, wheelchairs and assisted the very anxious CAMPERS onto the buses—with much appreciation from MDA and Rainbow camp staff. Pamela on the other hand helped with camper registration and proudly watched her daughter load the bus as a 1st time camp counselor!

**Our next community activity...MDA Labor Day telethon September 3rd!**