

Maple Federal Credit Union
105 Toledo Dr.
Lafayette, LA 70506
337-233-6264

Newsletter
3rd Quarter, 2007

Maple Review

Financial News

As of September 21, 2007

Assets

- **\$11,014,290**

Loans

- **\$8,892,834**

Members

- **3,647**



Receive a
**FREE
GIFT**
when you
Sign up for
Instant Maple
PLUS
E-statements

(while supplies last)

Online Banking Has Arrived



Maple proudly presents Instant Maple-internet banking. Instant Maple gives you the flexibility to manage your Maple accounts when the time is right for you. Whether you're simply checking your balances or balancing your share draft account daily—with access to Instant Maple you can do just that. It's on your schedule... any time day or night and in an instant! All you need is internet access and a computer or other internet accessible device.

Signing up for Instant Maple is easy. Call or visit our office at 337-233-6264. Once the initial disclosure is signed we will set you with a temporary password and off you go. Remember one thing...Instant Maple is a live banking system; therefore everything you see is current and every transaction you perform affects your account instantly. You can find the log on for Instant Maple on our website www.maplefcu.net—look for the Instant Maple logo.

Several security measures are in place to protect you! Multi-layered Authentication means that we have several layers of security such as knowing your account number, password, image verification and challenge questions. Why so much security? One can NEVER be too careful and we want you to feel confident that we are doing everything possible to protect your financial information.

See page 2 to see just a few of the features of Instant Maple.

E-Delivery...Faster and More Efficient

Each month we are inundated with calls about when statements will arrive and are we ever going to get e-statements. With Instant Maple we now offer E-Statements PLUS an added bonus... E-Notices. Your Maple statements and notices are available the day they occur. With E-delivery you will no longer receive a paper copy of your statement or notices, however you can print or save a copy for yourself. Imagine the impact of knowing that you've had an overdraft the day it happens instead of waiting 2 or 3 days to find out. Sign up for Instant Maple with E-Delivery and get a **FREE GIFT** while supplies last!



Your business,
your time, your
way...with Instant
Maple. Find it at
[www.maplefcu.net!](http://www.maplefcu.net)

**Instant
Maple is
GREAT
News...yet
there is
still more.**

Read on...



Members who are
high school Seniors
or enrolled in Col-
lege—Don't miss
this great opportu-
nity.

Online Banking Has Arrived (cont'd from page 1)

Besides the ability to view your balances and history of your accounts, you will also find the following features in Instant Maple.

Withdrawals—Request a check withdrawal mailed to your address of record.

Transfers—Transfer between any of your accounts. Need to transfer to an account you aren't an owner of? We can do that too, with written permission from both parties of course.

Automatic Transfers—Set up recurring transfers within your accounts—this is great for loan payments.

Check Images—Need a copy of a check that has cleared—click on the “View Image” icon in the share draft account history! You can see and/or print the image!

View Pending Items—ACH items pending posting to your account can be seen plus see any pending NSF exception items.

Export History—Export

your history to your money management software, such as Quicken.

Print Preview—Print your history or use this to change the layout of the history for easier reading.

E-Statements—Retrieve your statement through Instant Maple-3 to 5 days earlier than by mail!

Instant Maple gives you real time access to your Maple accounts. Find Instant Maple at www.maplefcu.net.

Other CU News...

ACH Origination

Want us to auto-draft your loan payment from your checking account elsewhere?

ACH origination allow us to do just that.

Give us a call and we'll help get you started.

IRA Accounts

Maple now offers **Individual Retirement Accounts**. If you are in need of a retirement savings account, give Tara a call and she'll be happy to tell you all about Maple's IRA program!

Audio Response

The Audio Response system remains available. The audio system can be reached by dialing **337-233-6299**

*In person, On the phone
or On the net...we've got
you covered.*

Lafayette Chapter of Credit Union's Scholarship

The Lafayette Chapter of Credit Unions, of which Maple is a member credit union, is once again offering a scholarship to credit union members in the Acadian area. Of all the applicants, last year's winner came from Maple FCU! Parents and grandparents...this is your

chance to help your young ones advance their education. We at Maple FCU are thrilled to be a part of this program!

The best part of this program is that once the basic qualifications are met—all qualifying entries go into a random

drawing—which levels the playing field! Scholarship applications will be available here at Maple FCU by **October 15th, 2007**. Return deadline will be January 31, 2008. Call or come by to receive a scholarship packet, which will include all eligibility details.

Maple Federal Credit Union Privacy Notice and Disclosure

Maple Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice annually. It describes our credit union's privacy policy and practices concerning the personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (337)232-6264 or write to Maple Federal Credit Union, 105 Toledo Drive, Lafayette, LA 70506.

INFORMATION WE COLLECT ABOUT YOU-

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US-

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial Service Providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US-

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS-

If you terminate your membership with Maple Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION-

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

CD NEWS

Share Certificate (CD) News!

Maple offers investment alternatives for our larger depositors with our Share Certificate (CD) program. Jumbo and Mini-Jumbo CD's may be the answer you've been looking for. Take a look below:

Mini-Jumbo CD's	Minimum deposit	\$50,000
	Minimum Term	12 months
	Rate	+.25% over 12 month CD rate
Jumbo CD's	Minimum Deposit	\$100,000
	Minimum Term	12 months
	Rate/12 month CD	+.50% over 12 month CD rate
	Rate/24 month CD	+.75% over 24 month CD rate

For current rates, give us a call or visit our website at www.maplefcu.net/rates. You'll see it's wise to save with Maple FCU!

Important Numbers

If your cards are lost or stolen before or after our office hours call:

VISA debit cards
800-405-7068

VISA credit cards
800-325-3678

Stop payments on checks can be placed using the Audio response system at

337-233-6299

Important Info...

Christmas Club

Christmas Club account balances will be transferred to your regular shares/savings account on October 1st. You may call for transfer to other accounts or for a check withdrawal. Accounts will remain open for 2007-2008 deposits. Now is a good time to get started for next year!



Holiday Closures

- October 8-Columbus Day
- November 12-Veteran's Day
- November 22-Thanksgiving
- November 23-Acadians Day
- December 24-Christmas Eve
Close at 2pm
- December 25-Christmas Day
- December 31-New Year's Eve
Close at 2pm
- January 1-New Year's Day



NOTICE—
Supervisory Committee Account Verification taking place with this statement.

Supervisory Committee Audit

A message from the Supervisory Committee Chairperson.

It is that time again where we as the appointed Supervisory Committee perform one of our duties...the audit of our statement files. As always...please review your statement for any inaccura-

cies and if any appear please send a written explanation of the inaccuracies to the following :

Alison Alleman, Chairperson
Supervisory Committee
1314 Walker Rd.
Lafayette, LA 70506
or 337-291-5833 or via email to aalleman@lus.org.

You may have noticed that

the return address is that of our external auditor, Mr. Charles L. Harrington. Our audit is a joint effort between your Supervisory Committee members and our appointed auditor Mr. Harrington.

We appreciate your membership.