

Maple Review

Financial News

As of September 30, 2008

Assets

- \$14,241,128

Loans

- \$9,346,612

Members

- 3,858

*Happy Holidays
from the Staff and
Volunteers of Maple
FCU!*

Inside this edition

Website News! Pg 2

Quick Bits Pg 2

Student Loans

Christmas Club

Holiday Schedule of
Closings Pg 3

Safe & Sound Pg 3

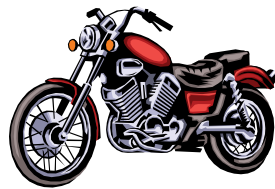
Financed elsewhere? Come back to Maple!

O %...Does that get your attention?

If you've financed your vehicle loan with someone else, we want you back! Refinance your vehicle (auto, motorcycle or recreational vehicle) loan with us and here's what you'll get in return:



- .25% APR reduction off of your qualified already low Maple loan rate! (APR=ANNUAL PERCENTAGE RATE)
- \$25 gas card
- **A chance to have your loan refinanced at 0%! All loans qualifying for this special will be put into a drawing with one lucky winner getting a 0% refinance on this loan!**



This special offer is only for vehicles currently financed elsewhere. All loans are subject to credit approval. Loans must be applied for and closed during the month of November in order to qualify! Certain limits and restrictions apply.

Prepaid Debit is here!



Now the power to manage your money is in your hands. Just carry Maple's CU Money prepaid debit card! You pre-fund your card with a specific amount of money—so you control your spending (or someone else's spending) AND you can re-load the card with more money at any time. Read on to find out more about prepaid debit!

Continued on page 2.



Maple website...NEW AND IMPROVED!

www.maplefcu.net—your online information tool for Maple FCU has grown into a bigger and better resource!

Need a loan? Apply online (application & submission)—no more snail mail or faxing necessary!

You'll also find a calendar of our events and a financial resource center including financial calculators, tips, financial education for every age and much more!

[Delete any old links to Instant Maple online banking immediately.](#)

INSTANT MAPLE can only be accessed through the Maple FCU home page.

Enjoy your online Maple experience and please give us your opinion on the enhancements! As always, if you need help give us a call.

Prepaid
debit
has the
flexibility
and
security
of a traditional
debit card...

Prepaid Debit is here!

Use prepaid debit when giving your kids spending money or maybe for the spouse who always forgets to give you receipts. Prepaid debit has the flexibility and security of a traditional debit card without being attached to your checking account.

With your prepaid debit card you also get an online management and tracking program that lets you:

- Track your spending and spending habits.
- Know your available card balance.
- Reload your card.

This is all at your fingertips, however if you want us to load the card for you for faster funds availability...we'd be happy to do so with a simple phone call or visit!

continued from page 1

Prepaid debit startup is only \$5 per card and other nominal fees apply. For more information or to sign up for prepaid debit give Bridget a call at 233-6264.

For security, convenience and more...sign up for CU Money Prepaid Debit!

Quick Bits...

CU Student Help

Maple has partnered with C.U. Student H.E.L.P.—a private student loan program. For more information on benefits, eligibility or to apply login through the link on our website or call 1-877-283-3562.

Missing?

We may be missing you, if we don't have all of your current contact information. Phone numbers, address, email...all of it is important to us. Give us a call to make sure we have your current contact information!

Christmas Club News!

Christmas club transfers are in your savings account as of October 1st! Now is a good time to plan your Christmas club needs for next year! Start a Christmas account and change your payroll deductions early!



**Attention
Please!**

4th Quarter Maple Office Closings

Mark your calendars for Maple's closings for the remainder of 2008!

November

Veteran's Day- 11/11/08

Thanksgiving –
11/27/08



Acadians Day- 11/28/08
day after Thanksgiving

December

Staff & Volunteer meeting— Close @ 4pm
12/12/08

Christmas Eve— Close @
Noon
12/24/08

Christmas-
12/25/08



New Year's
Eve-Close
@ noon
12/31/08



New Year's Day-01/01/09

These dates are fast approaching...make sure you plan ahead!

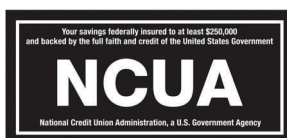
Your Money is SAFE AND SOUND!

**Not
ONE penny
of insured
savings has
EVER
been lost by
a member of
any
federally
insured
credit union.**

Recent events in the banking and mortgage industry have many of you wondering if your funds with Maple FCU are safe? Very simply...Yes, they are! Not only are we in a strong capital position, our loan losses and delinquency ratios are very low in comparison to what most of the banking industry is facing. In September, in the midst of this financial downturn, Maple FCU was audited by NCUA (the National Credit Union Administration) . The results were not surprising as Maple FCU continues to receive strong ratings.

On October 3rd President Bush signed into law a temporary increase of federal deposit insurance coverage (FDIC). Your shares are federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF) an arm of NCUA. The National Credit Union Administration (NCUA) is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country. NCUA is backed by the full faith and credit of the U.S. Government. **Not one penny of insured savings has ever been lost by a member of any federally insured credit union.**

Should you have questions, feel free to contact Maple FCU directly or for more information on the federal insurance fund visit <http://www.ncua.gov/shareinsurance/index.htm> or call 1-800-755-1030 (option 1).





Christmas Cash!

Don't miss out on Maple's Christmas loan special!



\$1,500 for up to 18 months
(that's just \$89/mth)



8.00% Annual Percentage Rate!



November 1 - December 19, 2008

Everyone could use a little extra cash come Christmas time...why not get it from Maple? Apply online at www.maplefcu.net or give us a call and we'll be happy to get you on track for a VERY MERRY CHRISTMAS!

Maple Federal Credit Union

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Lafayette, LA 70506

www.maplefcu.net

**2009 Lafayette
Chapter of Credit
Unions scholarship
applications
available-see Darla
for details!**