

Maple Review

Financial News

As of July 31, 2009

Assets

- **\$16,210,763**

Loans

- **\$9,774,469**

Members

- **4,076**

Christmas Club!

Funds will transfer from the Christmas Club account to your regular share (savings) account on October 1st! If you would like your funds mailed to you please call us on October 1st to do so!



September Skip a Payment!

Need a little relief from the back to school blues?

The economy hitting you where it hurts most...the checkbook?



Enjoy Maple's version of Economic Stimulus by taking advantage of our September 2009 Skip a Payment offer! For the first time we are offering this with NO administrative fee attached. Certain qualifications and restrictions apply. Interest continues to accumulate on your loan and your loan term is extended by a month. Your request must be received at least 2 days before your payment is due so get it in quick! See page 3 for a copy of the skip a payment request. You can mail it in, drop it off or fax it to 337-233-6234. Read the restrictions carefully and make sure all original signers on the loan (s) have signed the skip request.

You've given faithfully to us through the years and now its our turn to give back!

Loan Specials...Loan Specials...Loan Specials!

Just when everyone else is turning away borrowers we at Maple FCU are reeling them in! Why is that? First, we are stable and growing AND we've got money to loan! Second, Credit is in our name...loaning money is what we are all about! Take a look at our specials on page two! Don't hesitate, these special offers won't last forever!

New Vehicle PROMO...if it has a title IT QUALIFIES!

Late summer is such a prime purchasing time; Dealers on autos and recreational vehicles starting their year end push to move current year model vehicles. In doing so, they are offering **SUPER** rebates and pricing. Combine those great deals with the always low financing at Maple FCU and you've got one SWEET deal!

This special is offered on any NEW vehicle loan brought to Maple! New has a very broad meaning to us! New is any vehicle (**auto, boat, camper, recreational vehicle**) that is a 2008 or newer year model, with less than 25,000 miles on the odometer AND come with remaining factory warranty.

Your wondering what's so special about this special, right? Well take a look below!

1. **\$50 cash incentive (cash in YOUR hand) for NEW vehicle loans brought to Maple FCU. This includes refinances!**
2. **Maple will pay the DMV cost associated with all refinanced vehicles (value approximately \$41.50).**
3. **All borrowers will be given at least 45 days until their 1st payment is due!**

We'll give you cash, pay the title fees and give you 45 to 60 days before your first payment comes due, plus our rates are hard to beat!

Don't waste time! Jump on this SWEET DEAL fast! If you've got questions, we've got answers! Give Darla or Pamela a call and we'll get you taken care of and on your way! You can apply online at www.maplefcu.net, in person or by fax 337-233-6234.

What are you waiting for? **We've got \$50 BUCKS with your name on it!**

*Normal credit criteria apply. For refinance transactions, loans cannot have been financed with Maple FCU in the last 6 months. Minimum loan amount of \$5,000 to qualify for cash incentive. This special offer is good through November 1, 2009, however the offer may end early without further notice.

VISA, VISA, VISA!

Choose to carry a card in your wallet from the one you can trust ... YOUR credit union! With rates steady at 9.9% APR for purchases and balance transfers and 14.9% APR for cash advances, why would you choose another card whose rates are skyrocketing!

Whether you are a current Maple VISA cardholder or applying for a new card you are sure to like this incentive! Transfer at least \$2,000 from another credit card to your Maple FCU card and get a \$50 cash bonus!

Your balance transfer must be processed here at Maple to qualify for the bonus! Transfers must be verified before bonus will be disbursed. Current Maple cardholders accounts are subject to requalification. APR=Annual Percentage Rate.

\$50
CASH IN
HAND
for
New
Vehicle loans...
including
refinanced
vehicles!



2009 Skip A Payment Coupon

Interest will continue to accumulate on your loan during the month that your payment is skipped (September 2009). The effect on your loan will be adding the payment (s) skipped to the end of your existing loan term. Fill out this form and return it to Maple FCU. **The request MUST BE RECEIVED by Maple at least two (2) business days before your payment is due!** All signers on the original loan must sign the skip request.

*******All of your accounts must be in good standing AND your loans may not have been in excess of 30 days past due in the last 6 months to qualify. Members who have received requested loan extensions in the last 6 months or loans less than 6 months old do not qualify for this opportunity. If you have had 3 skip a payments during the life of the loan your loan is not eligible to participate in this program. Mortgage and VISA accounts are excluded from this offer.***

Member name: _____

Full Address: _____

Daytime phone number : _____

Account Number or Social Security Number: _____

List the loan number and payment amount of the loan (s) you wish to skip:

Loan #	Amount	Loan #	Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

By signing below, you: 1. authorize Maple Federal Credit Union to extend your final loan payment by the number of payments skipped in the month of September 2009. 2. You understand that interest will continue to accumulate during the month of the skipped payment (s). 3. You understand that if your loan is paid through payroll deduction or ACH distribution the funds will default to your overflow (savings or checking) account. 4. You acknowledge that all signers on the original loan MUST sign this coupon and signatures will be verified against the original loan file before the skip will be authorized. 5. You cannot have had more than 3 skip a payments in the history of your loan to participate in this program.

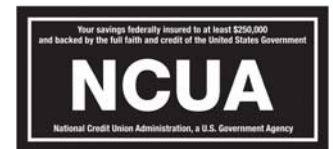
I (we) have read the above statement and fully understand and agree with it.

Return coupon to:

Maple FCU, 105 Toledo Dr., Lafayette, LA 70506 or by fax to 337-233-6234

Mark Your Calendar...

September 7, 2009	<u>Labor Day</u> —CLOSED
October 1, 2009	Christmas Club transferred to Share (savings) account
October 12, 2009	<u>Columbus Day</u> —CLOSED
November 11, 2009	<u>Veteran's Day</u> — CLOSED FOR TRAINING
November 26-27	<u>Thanksgiving & Acadians Day</u> —CLOSED
December 24-25	<u>Christmas</u> —Close at noon Christmas Eve CLOSED Christmas Day
December 31	<u>New Year's Eve</u> —Close at noon NEW YEAR'S Day-Closed



Maple Federal Credit Union
105 Toledo Dr.
Lafayette, LA 70506

www.maplefcu.net