

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

Summer 2018

## Financial News

As of May 31, 2018

### Assets

- \$32,079,087

### Loans

- 19,640,333

### Members

- 6,347



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# Maple Review

## A message from CEO Pamela Stelly

**2**018 is just flying by and before we get too far, I wanted to give you an update on all the good things happening at Maple FCU! The staff and I have been working diligently the past several months to get new products and services in place that will make your member experience better, faster and more efficient. We are pleased with the additions of remote deposit capture, remote control cards, an updated mobile banking platform, eSignatures via DocuSign and the Lucky Lagniappe savings account.

Our e-services are making a tremendous impact by putting convenience and security in the hands of you, the member. Remote deposit capture allows you to snap an image of a properly endorsed check and deposit it to your Maple account direct from your phone or electronic device. eSignatures via DocuSign allow the sharing of documents, such as those for loans, through a secure email portal eliminating the need for most members to close loans in branch. We've converted many of our paper documents to electronic form to make it easier for YOU. These programs have elevated the member experience and saved our members valuable time.

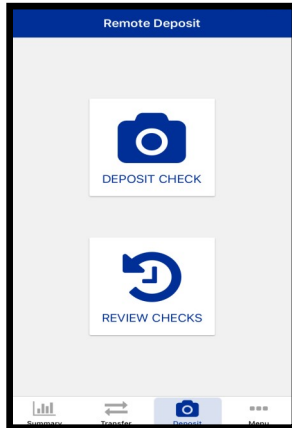
Remote control cards (RCC) puts the power of securing your debit card in your hands. RCC is accessed through either of the internet banking platforms and allows you to disable your debit card whenever you feel the need. Toggling back and forth with RCC is easy and can give you peace of mind if you've been a victim of debit card fraud. More control over your debit card security is of huge value, especially with data breaches like Target, Home Depot and most recently Chili's and Jason's Deli. Unfortunately, card fraud is not going away, but RCC gives us a bit more comfort.

The mobile banking platform has taken shape to mimic the online version and offers so many tools to keep you in the loop with your finances and locating Co-Op shared branch locations and surcharge free ATMs. You can even apply for loans directly through the mobile app.

As happy as we are to offer all of these great services, there is a downfall. We miss our visits with you. My message today is a thank you for choosing Maple as your credit union and we are happy to provide you with these great services, but...*don't be a stranger*. After all, YOU are our MOST IMPORTANT ASSET!



## Instant Maple...banking at your fingertips



Make Maple Mobile banking an everyday tool to keep you on the right financial track. Members using Instant Maple, aka mobile banking or internet banking, have more options now than ever. Our favorites of course are remote deposit and notifications/eAlerts.

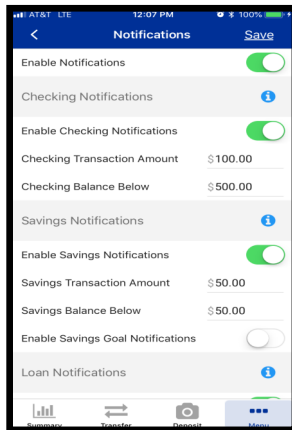
**Remote Deposit** instructions should be followed exactly as shown for a completed and successful transaction.

1-First, sign the back of the check and add “**FOR REMOTE DEPOSIT ONLY TO MAPLE FCU**” or “**FOR REMOTE DEPOSIT ONLY TO MFCU**” and include your account number.

2-Place your check on a dark background and have good lighting.

3-Make sure your check is the only object in the photo. Take photo from above and not at an angle.

An email confirming the acceptance or rejection of each deposit item will follow once the item is inspected and processed.



**Notifications/eAlerts** is a win/win for you and the staff at Maple. Our biggest challenge daily is the massive volume of phone calls for balance checks. These questions can be quickly and easily answered either by logging into your account online or by setting notifications through your online banking. Notifications and eAlerts can be found under the menu option in both the mobile and web version of Instant Maple Mobile banking. Either version sends a text or email notification of the requested action as soon as it happens. For example, if you choose an eAlert for checking account deposits the notification will come to you as soon as the credit posts to your account. It's as easy as that! FYI...what you see in Instant Maple is exactly what we see.

Need help in setting up your mobile banking, remote capture or eAlerts? We can help! Drop by or give us a call to walk you through the process.



## Build your savings and a chance to WIN!

Lucky Lagniappe Savings is a new prize-linked savings account at Maple Federal Credit Union. Lucky Lagniappe Savings offers prize drawing entries in return for each time you increase your savings balance by \$20 (up to 5 entries per month)\*. Prize drawings occur monthly, quarterly and annually – so the more you save, the more chances you have to win! You could even end up winning the grand prize of \$5,000!

Is saving money a challenge? If you are struggling to save, consider the Lucky Lagniappe Savings account. You can improve your money habits

in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow, and experience the excitement of the prize drawings! And unlike playing the lottery, you don't lose anything with Lucky Lagniappe Savings. All of the money you deposit into the account is yours! Don't miss your chance. The next drawing is at the end of this month! Open your Lucky Lagniappe Savings account today!

\*See credit union for complete terms, conditions, and official rules. Federally insured by NCUA

# Maple's loan department is ready to serve YOU!



Join us in welcoming new loan officer, Malana Lavigne to the Maple family. Malana comes to us with several years of credit union lending and collection experience. She joins long time loan officer Misti Gravouia in the loan department and in just a few short weeks they have become quite a team! Email Misti at [mistig@maplefcu.net](mailto:mistig@maplefcu.net) or Malana at [malanal@maplefcu.net](mailto:malanal@maplefcu.net) for your loan needs. We look forward to continued exceptional loan service from these two!

The summer money drain is upon us. Getting ready for back to school is always a chore and it seems every year we run out of summer and MONEY when we need it most. Just in time to help you beat the back to school blues, and before the money runs out, we have two great summer programs around the corner. Pick one or both, whichever suits your needs!

**Skip-a-Payment** is available for either July or August, 2018. Take a look at which month serves YOU better ... for some members paying through payroll deduction, August is a 3 pay-period month! \*Terms and conditions apply. If you have not received a skip coupon, visit our website at [www.maplefcu.net](http://www.maplefcu.net), email us [emaplesupport@maplefcu.net](mailto:emaplesupport@maplefcu.net) or give us a call..

\*Skip-a-payment: Interest will continue to accumulate during the month of the skipped payment. Final loan payment will be extended by one month. You must resume making your regular payments after the skipped month. Excludes VISA, ODP and \$1,000 special. If you have GAP, your coverage may be affected. There is a processing fee of \$25 per loan skipped. All of member's accounts must be in good standing and loans cannot have exceeded 60 days delinquency in the past 6 months. Loans with extensions or funded in the last 6 months do not qualify. All borrowers must sign for skip. Coupons must be received at least 2 business days before payment is due.

**BACK TO SCHOOL LOAN** will run July 2nd through August 24th, 2018. \*\*Borrow up to \$2,000 with loan rates as low as 7.9% APR\*\*\* for up to 18 months for qualified borrowers. Apply through one of our online channels or in branch beginning July 2nd.

Credit criteria applies with approved credit. \*\*Based on a 7.9%\*\*\*APR for 18 month financing, payments will be \$59.10 per every thousand borrowed. \*\*\*APR=Annual Percentage Rate. 7/2/18–8/24/18 . Membership eligibility required. Equal Opportunity Lender. Federally Insured by NCUA

## Refinance your vehicle with us!

Loan Type	Rate
New Autos up to 75 month financing	<b>As low as 2.49% APR*</b>
Used Autos *up to 10 years old	<b>As low as 2.99% APR*</b>
New Boat or Camper	<b>As low as 4.75% APR*</b>
New Motorcycle, recreational or utility vehicle	<b>As low as 4.50% APR*</b>

*Purchased a vehicle and financed elsewhere? We want your loan here at Maple! As you can see, we have pretty great rates and these rates are set until July 31, 2018.*

*Contact us today for details on what we need in order to start your refi.*

\* APR = Annual Percentage Rate. The rates listed are the base rate and may increase or decrease based on the individual member's credit and capacity to repay. Rate will be determined at time of processing. All applications are subject to loan approval based on Maple FCU credit guidelines. Rates are subject to change without further notice.

**\$1,000 Holiday loan special October 15–November 30, 2018**

## \$5,000 in scholarships awarded

Maple FCU is proud to support our best and brightest members who are moving forward with their education. Since the inception of our scholarship program, we have awarded over \$15,000 in scholarships and stipends to program finalists. We had 9 member finalists presented at the annual meeting this year.



Congratulations to this year's Outstanding Scholar Jett Miller (\$2,000 recipient), as well as Benjamin Bourg, Jayraya JeanLouis and Kate Roy (\$1,000 recipients). We are proud of all of you!

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## Identity theft awareness

Avoid email, text and automated phone dialing scams by following these simple steps.

Never click on links or pop-ups or those in emails or those in text messages from unknown senders. Be cautious about clicking email and text message links even from known senders.

Don't trust contact information provided in emails, texts or pop-ups. Check into its reliability on your own.

Don't respond to text or automated voice messages on your mobile phone if they're from an unknown or blocked caller.

Know that most legitimate companies and organizations won't request personal information via email.

Be cautious about downloading email attachments. Ensure you know and trust the sender. Click or hover over the sender email address; the actual email address used often indicates a scam because it isn't the same!

Don't fall prey without doing the research. Most important...if it seems too good to be true, it usually is.

Visit us at [www.maplefcu.net](http://www.maplefcu.net).