



## WINTER NEWSLETTER



### Message from the CEO

We want to start 2020 by helping you save and showing you how to use your income tax refund to your advantage! Take a portion of your return and deposit it into a small-dollar, short-term certificate of deposit with 3-, 6-, 9- and 12-month terms available.

That will help you create a good savings habit and keep cash growing for you every three months. Plus, if you are looking to rebuild your credit, you can borrow against these certificates at a great low rate! It's a win-win situation for you. Our goal for 2020 is to give you tools to start small and save big! We are here to help you achieve your goals, but saving needs to be part of the process. Take this step with us.

Pamela Stelly



## Squirrel Away Your Cash

Get more with four  
**Share Certificates**

**2.25%** APY\*

for 3,6,9, and 12 months

**Go Nuts!**

\*APY=Annual Percentage Yield. Special certificate rate for new money only on each term share certificates opened January 15 through March 30, 2020. See credit union for full details.

# Budgeting for Healthcare Costs

It's open enrollment season, and most of us are thinking about the best healthcare option for us in 2020. Only one thing is certain when it comes to healthcare: the cost for us to stay healthy is constantly increasing.

When it comes time to choose a plan, there are multiple factors to consider so you can budget wisely.

## Choose your plans based on more than the premium

People often select their healthcare plan based on the monthly fee they will pay for coverage each month. However, when you choose a plan based solely on this component, you could end up paying more in the long run. There are several other factors to consider when choosing a healthcare plan that will fit your health and financial needs. Factors include:

- Copayment (flat dollar amount you pay when you need care)
- Deductible (the amount you must pay before the insurance begins to pay)
- Coinsurance (the percentage of allowed charges for covered services that you're required to pay)
- Maximum out-of-pocket costs (the maximum amount you will pay for services)

## Take previous health history into account

You can't predict the exact amount of insurance you or your family will need. But you can take your past medical history and family medical history into account when you're selecting a plan.

By taking these factors into account, you should be able to get in the ballpark of the amount of coverage you'll need, barring no serious medical emergencies.

## Choose wisely

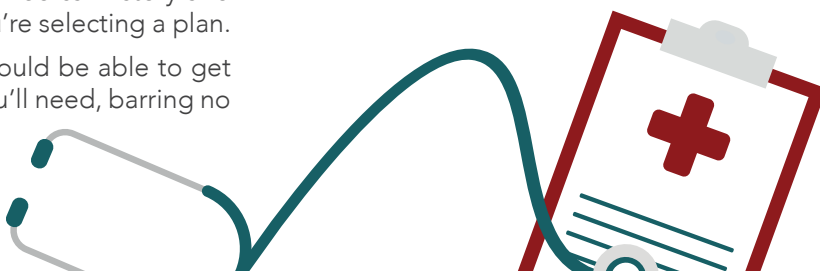
When you've signed on for healthcare coverage and the open enrollment period passes, you aren't able to change your plan during the year unless you experience a big life event. Healthcare.gov describes a big life event such as marriage, having a baby, or losing your other healthcare coverage. If you experience one of those situations, you can amend your plan outside of open enrollment. Because of this, it's important to choose a plan that works best for your health as well as your budget.

## Plan ahead

While healthcare coverage can be good to have when it comes to covering medical expenses, it never hurts to have extra funds. Before an unexpected medical expense arises, plan ahead and set aside some money every month in a savings account. Anything you can stow away for a rainy day will be helpful when the time comes to use those extra funds. Maple Federal Credit Union is here to help. Talk to one of our Member Service Representatives today about setting up a savings account and be prepared.

Like most things in life, there's no one-size-fits-all health insurance plan. You have to choose the best one for you and your budget.\*

\*This article was written for financial purposes and not written by a healthcare professional. This article should not be taken as medical advice.



## Savings Training Camp



Take your finances to the next level with a FREE eCourse and you could **win \$200!\***

**Be a Maple Money Pro**

\*Member must complete program to be eligible to win the prize. The credit union reserves the right to change or end promotion at any time. See credit union for details.

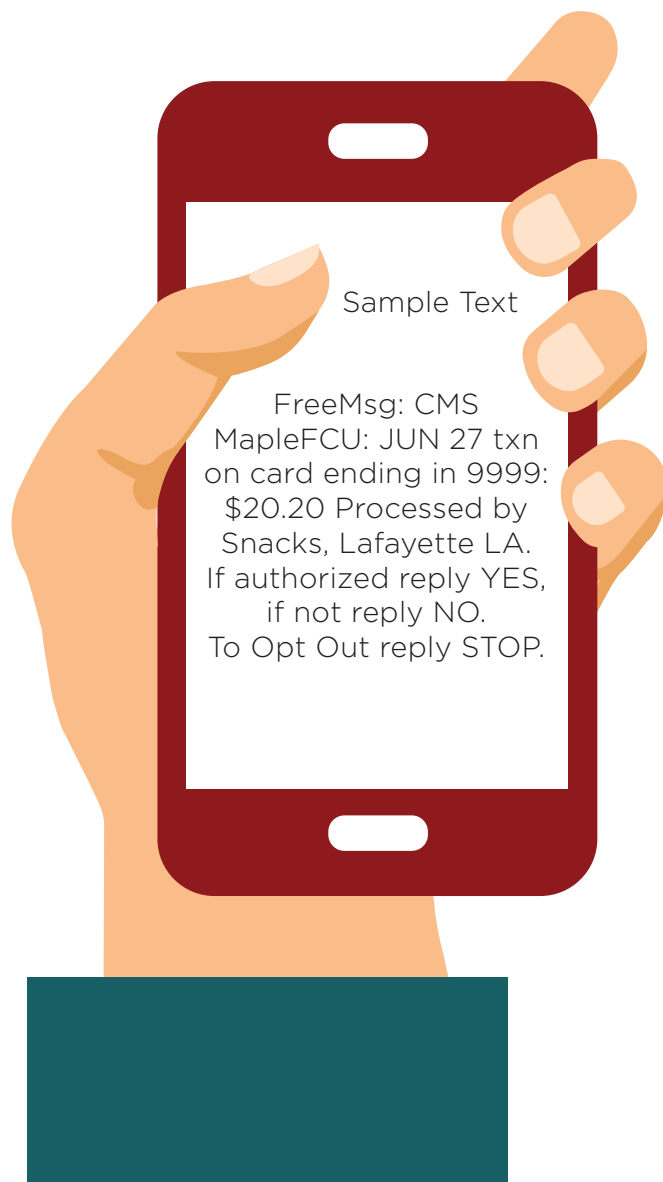
# Debit Card Fraud Alert

Some members have expressed concern regarding calls and texts from our debit card fraud department. Members are concerned that the calls and texts are coming from fraudulent numbers. We don't want our members to miss out on important information regarding their debit cards, so we want to help you spot authentic calls from Maple FCU.

Our fraud department has two numbers associated with it. The first, **877-276-3721**, is an automated dialer and if fraud is confirmed you will be connected to a live fraud representative. If fraud is confirmed and you do not answer or are disconnected you may get a call from **888-241-2440**. Our fraud representatives will NEVER ask for your PIN or Login information. They will verify some information but never things only you should know.

Please consider saving those numbers in your phone so you don't ignore important calls regarding fraud on your debit card. If you get a text message that looks like the one to the right, you can trust that it came from us. The text message will include the following transaction detail: date, last four digits of card, dollar amount, merchant name, and location.

Please contact us if you have any questions.



## Scholarships

For Graduating High School Seniors  
or Undergraduate Students

Your Maple membership gives you the opportunity  
to receive 1 of 7 scholarships totaling \$8,000.

Scholarships sponsored by Maple FCU  
and the Lafayette Chapter of Credit Unions.

**Application Deadline: February 28, 2020.**

**Applications available at [maplefcu.net](http://maplefcu.net)**

Must be a member to apply. See credit union for full details.



# HOLIDAY CLOSINGS

Martin Luther King Jr. Day: Jan 20 • Presidents' Day: Feb 17  
Annual Meeting: Closing at 3pm, March 18  
Good Friday: Closing at 12pm, April 10 • Memorial Day: May 25



## Military Families Ministry & Maple FCU VALENTINES FOR THE TROOPS

**We are collecting monetary donations and these Valentine treats to send to our deployed troops.**

- Protein, cereal, or granola bars
- Gum and candy with Valentine-themed wrapping (NO CHOCOLATE)
- Slim Jims and individual drink mixes for water bottles
- Individually wrapped snacks (nuts, trail mixes, fruit snacks, etc. sized to fit in a quart-sized bag.)
- Notes/cards/drawings from individuals
- Valentine-themed stickers

**Donation Deadline: Jan 17**

## Employee Spotlight

Rachael Abrams  
Member Service  
Advocate/Accounts



Rachael loves Maple so much she's worked here two different times. Her first go-around was in 2004, and most recently she's been with Maple for five years. As a Member Service Advocate/Accounts, Rachael gets to interact with our members on anything related to their checking and savings accounts.

"My favorite part of working at Maple is getting to help our members in a time of need," Rachael said. "It is wonderful to make an impact that is positive in their lives."

When Rachael isn't serving the members of Maple, she's spending time with her husband, Ty, their two children Jasmine and Jacob, and her two granddaughters Gracelyn and Izzy. She also loves shopping — "Amazon is a good friend," Rachael jokes — and volunteering for a place of worship on Sundays.

Team members like Rachael make it possible for Maple to help and serve the people around us. Thank you, Rachael, for helping to make Maple Federal Credit Union what it is.

**maplefcu.net • 337-233-6264**  
105 Toledo Dr. • Lafayette, LA 70506

See credit union for details.  
Federally insured by NCUA.  
Equal Housing Lender.