



MAPLE
Federal Credit Union

SUMMER NEWSLETTER



Message from the CEO

Have you noticed our new logo? Last year I approached the board with the thought of a rebrand to refresh our image. Changing our name wasn't on the table because we all felt that Maple had such deep roots within our existing groups and doesn't limit our outreach. From there, the leaf was reborn; a fresh look on the old image with fresh new colors that truly reflect the changing leaves. The look is rooted in the past, yet revitalized for the future of Maple FCU. A refreshed look, but the same Maple feel!

The timing is perfect as we, the staff and directors, recommit ourselves to you by introducing new products and services, expanded lending options, and an investment in building stronger bonds with our members through additional communication channels. My hope is that you feel our desire to connect and keep you informed, that we are listening to your needs and wants, and that you find us a great partner in helping you meet your financial needs.

Pamela Stelly



MaplePay is Here!

**Never be late on
a bill again.**

Set up your payments
in online banking
with MaplePay and
enjoy the summer.

Sign up today!

5 Ways to Travel on a Budget This Summer

Isn't it funny how you look forward to summer all year long, yet somehow it still seems to show up earlier than you expected? Between work obligations, family responsibilities, and the valiant attempt to maintain some semblance of a social life, most of our schedules are so full that time flies whether we're having fun or not. So, here we are—standing at the summertime starting line. Even if you don't have a vacation fund, wouldn't you like to get away for a little rest and relaxation? And wouldn't it be nice to do it without blowing up your budget or going into debt?

- 1. Score some last-minute deals.** Remember when your parents and teachers would warn you about the dangers of procrastination? They may have been right about schoolwork and household chores, but it turns out waiting until the last minute can be a good thing when it comes to travel planning. To help travelers just like you, there are plenty of online resources that specialize in finding last-minute deals on hotels, flights, tours, cruises, and more! You spent years telling your mom that you do your best work under the pressure of a deadline—here's your chance to prove it.
- 2. Stay with friends or family.** Catching up with friends and family is fun, right? If they happen to live somewhere you want to visit and you can save a little money by staying with them, wouldn't that make your trip even better? Financial benefit aside, staying with someone you know is also a fantastic way to get recommendations for the best local restaurants and attractions. With all the money you save on lodging expenses, you can probably take your hosts out for a nice meal too.
- 3. Bring your own food.** Next to lodging, dining is often the most expensive part of traveling. You already know dining out can be expensive, but if you're heading to a popular vacation spot, it will be even pricier. Once you know your location, spend a little time meal planning. By shopping for groceries before you go and preparing most of your own meals during your stay, you can save hundreds of dollars and keep your trip under budget.

- 4. Plan a day trip.** OK, maybe you don't have room in your budget for a weekend getaway or spending a few days with friends. That doesn't mean you can't have any fun. Day trips are an excellent way to break out of your regular routine and save money. Do a little research and find a fun activity or two that you can enjoy within a two- or three-hour drive of your home. Head out early in the morning, spend the day creating spontaneous memories, and grab a good meal before heading back home. We bet that when you look back, these day trips will be some of your favorite travel memories.

- 5. Collect experiences instead of "stuff."** Think back on your favorite childhood vacation. Why does it stand out from the others? Time with family? Seeing new places? Unexpected adventures? Whatever your answer may be, we're pretty sure it wasn't the \$10 gift shop keychain you begged your parents for. Trinkets are fun for a little bit, but the joy rarely sticks with you. Experiences, on the other hand, are not only enjoyable in the moment; they often get better with time. If you're going to plan a last-minute summer getaway (and you definitely should), focus on creating memorable experiences rather than spending too much money on souvenirs you'll probably lose anyway.

Even though there's an adrenaline rush that comes from pulling off a last-minute travel miracle, wouldn't it be nice to enjoy a stress-free vacation next summer? As soon as you get back from this year's summer excursion, why not start putting a little money into a vacation-specific savings account each month? By keeping your vacation fund in a savings account until you need it, you not only reduce the temptation to spend it on something else, you gain the ability to earn interest throughout the year.

To make the most of your savings, speak with a Maple representative to help you find which account would be the best option for your vacation-saving goal.



Summer FUNding

Get summer funds for your summer fun with flexible terms & payments to fit your budget.

Vacation • RV • ATV • You Name It

Start Today!

Employee Spotlight

An Interview with Tara Breaux

What do you love about Maple?

What don't I love about Maple FCU? I love helping our members and spending time teaching people how to improve their financial standing. I love going out and talking to people that don't know about Maple yet.

What is your role at the credit union?

I spend the day solving problems of all kinds from accessing online accounts to tackling too much debt. I get to introduce new members to Maple and share all the awesome services we have. I love listening to what is going on in peoples' lives. This is 15 years for me and I have loved every day of it.

Tara and the Disco Ball

When we added on in 2014 I moved to a nicer office, but I lost my window. I was so sad not being able to see outside. I suggested a skylight or even a mural so I could pretend I had a window...I didn't win that battle. So, to keep it light in my office, I decided to infuse some dance party vibes into my office. For this, I would need a disco ball. I like to dream big, so I want a bluetooth disco ball! Boss said one day, maybe at my 20-year mark and I'm holding her to it!

Heads up! Check Facebook, a vote for Tara's disco ball is kicking off soon. The power is in your hands now!

Fun Fact from Tara

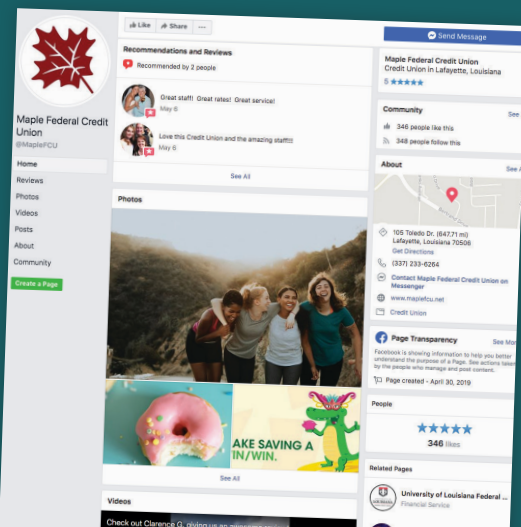
I was a classically trained ballet dancer and still teach pointe.

The Heart of it All

It has been so fun being a part of Maple and seeing the credit union grow over the last 15 years.



**Like us on
Facebook!**
fb.com/maplefcu



HOLIDAY CLOSINGS

Independence Day: July 4
Labor Day: September 2

Don't be a victim!

When we are at our neediest is when we become easy prey for scammers.

In recent weeks, we have had members fall victim to scams where they disclosed full online banking login credentials to people and organizations they suspected to be loan companies or employers who would "deposit" their proceeds/pay through the member's online banking remote deposit check program. The member gave over user ID, password and advanced authentication answers to allow these scammers to "deposit" into their account. Unfortunately, those deposits were returned, but only after the member sent funds either through return deposit, gift cards or other means to the scammers. The scammers now have access to all your account information and could do much more harm. The loser in this is ALWAYS the member.

How to protect yourself:

1. Your personal online banking login or any other financial access information should NEVER be given out. PERIOD.
2. If you have not initiated contact with someone requesting your information, DO NOT give any information out. They will try to make you think this is something you wanted.
3. If you are required to send money back in ANY way, shape or form, this is EXTREMELY SUSPECT and you should STOP and seek counsel from your financial institution or the authorities.



WIN: Get the thrill of winning cash prizes with **NO** risk of losing savings.

WIN: If you don't win cash, you still have more money than you started with!

START SAVING TODAY!



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