

## Protect Your Identity

In a 2020 report issued by the FTC, identity theft is the leading type of fraud in the U.S.\* Learn how to protect yourself and your sensitive information. Take the free online course to become better protected. This new benefit is for members only and makes the best practices for protection easy to understand. The free, quick and easy online learning tool can help you learn not only how to protect yourself but how to help those who may be higher at risk such as elderly parents.

Maple is the perfect place for hardworking, imperfect people. Protect yourself and stay safe and secure. Login to online banking for the password to unlock security tips and keep your information safely locked away. Visit the Safety & Security under Education on our website to access the course. If you do not have online banking, you may call for the password.

\*Statistic from the Federal Trade Commission's January 2020 Consumer Sentinel Network Report.



## New Tool for YOU!

### Changesaver Accounts

Saving money can be hard to put in practice, but we have found a way to make it easy! The new Changesaver account will make it easy to build up a savings account for emergency funds or a little vacation nest egg. Once you sign up for the new Changesaver account, each of your Maple debit card transactions will simply be rolled up to the nearest dollar and the difference will automatically be put into your Changesaver account. Ask us for more details or visit our website.

# Is Now the Right Time to Buy a Car?

Have you been considering purchasing a vehicle? Now could be the right time for you to buy. According to US News, March car sales were off by almost 40 percent compared to the same month in 2019. What does this mean for you? Due to declining sales, dealerships are highly motivated to sell vehicles, but you may not necessarily get the deal that is best for you. Our goal is to encourage you to do your due diligence and buy a vehicle that's best for your lifestyle and budget. To help you make a smart decision, we're providing a few tips to ensure you're well-informed.

## Know you have choices

Due to dealerships looking to make up for lost sales, they're offering flashy, headline-making deals. However, once you take a look under the hood, the deals aren't as great as they seem. For instance, a cash rebate will be a better deal than 0 percent interest when paired with a low-interest loan as it can lower your monthly payment. Therefore, you can take the rebate and finance with Maple Federal Credit Union for your best deal.

If the dealership requires you to use their financing, you can finance with the rebate and then refinance your auto loan with us. We will work with you to ensure you receive the best deal on your vehicle. TransUnion reports that car buyers who refinanced their auto loan, lowered their rate by over 2 percent!\*

## Consider your warranty options

When you're buying a vehicle, whether new or used, dealers will try to sell you or automatically include add-ins like warranties to your loan. When buying a car, think of how long you plan to own it. If you trade or upgrade your vehicle often, you may not need an extended warranty. Typically, new vehicles come with manufacturer warranties that supersede any extended warranties. This means that your extended warranty has no value until the original manufacturer warranty expires.

If you plan on keeping your vehicle for an extended length of time, an extended warranty could be right for you. Compare the costs of the warranties the dealer offers with our warranty options. Our warranties are usually lower in cost and have longer terms and more comprehensive coverage than those offered at the dealership.

## Watch out for GAP Insurance

GAP stands for Guaranteed Asset Protection. What is GAP insurance? It's optional car insurance coverage that helps you pay off your auto loan in the event that your car is totaled or stolen, and you owe more than the car's current value. This helps bridge the "gap" between what you owe and what your insurance is willing to pay. For example, say you owe \$25,000 on your car but the actual value is \$19,000. If you incur a total loss accident, your insurance will most likely only pay the value amount of \$19,000. GAP insurance will pay the \$6,000 so you are debt-free.

Compare the GAP Insurance from the dealership with what we offer. Dealers often charge each person a different amount. They can set their own prices; which are typically very high in comparison to our policies that are reasonably priced and cost the same for each member.

If you've made up your mind to purchase a vehicle, you don't have to be intimidated by the dealer. Take control of your car buying journey and get pre-approved with Maple Federal Credit Union. Learn more about our current auto loan offerings and [click here](#). We will help you compare the numbers and guide you to make the best financial decision.

\*Information was collected for this article from credible.com and U.S. News. Credit Union does not endorse these sites and simply used content for informational purposes only.



## GET AHEAD

## Replace Your Ugly Auto Rate

Send us a picture when you refinance your car  
& you could **win a year's worth of car payments!\***

**Get Big Shavings! • WeReplaceUglyRates.com**

\*NO PURCHASE NECESSARY: Void where prohibited by law. Promotion open to individuals legally residing in the 50 United States who are 18 years or older. Winner must be in good standing at Maple Federal Credit Union, hereafter referred to as "Credit Union". Need not be present to win and will be notified by phone, email and/or mail. Odds of winning depend upon the number of Qualifying Loans applied for and funded. An open vote via social media will determine the winner. The lucky winner will have their loan payments made for 12 months for up to \$300 per month by the Credit Union. Auto loans closed from July 1-August, 15 2020 will receive .50% Annual Percentage Rate reduction off qualifying loan rate and \$100 off GAP insurance. Qualifying Loans must be applied for and funded between 07/01/2020 and 11:59 p.m. Central Time on 08/31/2020 and include the following activities: 1) Finance a new or used vehicle loan with Credit Union and/or 2) Refinance a vehicle loan from outside of the Credit Union to the Credit Union between 07/01/2020 and 08/31/2020. If a winner cannot be contacted within five (5) business days of being chosen, the prize will also be forfeited and an alternate winner selected. Any bonuses or monies received in association with this promotion are subject to IRS reporting requirements. Recipients are responsible for income tax liability, if applicable. The credit union reserves the right to change or end promotion at any time.

# Our Annual Meeting is going digital!

**We will be opening registration until  
August 5 for our Annual Meeting to  
be held on Tuesday, August 11.**



Due to the uncertainty of holding public meetings because of COVID-19, we've made the decision to go digital. While we are disappointed that we will be having an abbreviated version of our meeting, we still hope you will join us.

Registration is on our website for you to easily sign up and no ticket required for this year. Instructions will be sent out to you a week prior to the meeting with your login information to safely view from home.

To make sure we are able to get all of your questions or any concerns, please make sure to send them to us ahead of time. There is a simple form available on our website ready to hear from you.



**REMINDER, Maple FCU debit cards are unavailable  
for use on auto rentals. The transaction will be denied  
and no authorizations will be obtained.  
We apologize for the inconvenience.**



## Take a Roadtrip Adventure

Build the memories  
that will last a lifetime  
with a **RV Loan.**

**Start exploring!**

See credit union for full details.

# HOLIDAY CLOSINGS

Independence Day: July 3  
Labor Day: Sept 7  
Columbus Day: Oct 12

Veteran's Day: Nov 11  
Thanksgiving: Nov 26 & 27 @ 12PM  
Christmas: Dec 24 @ 12PM & 25



## Make a Statement

You could **win a tailgating party** when you sign up for eStatements and get a checking account.\*

### Howl Amazing!

\*Offer valid to members that opt in to eStatements and open a checking account from June 1-August 31, 2020. Award will be distributed prior to September 30, 2020. No purchase necessary to be entered to win. The credit union reserves the right to change or end promotion at any time. See credit union for details.

## Employee Spotlight



**Hailey Daigrepont**

*Member Solutions Advocate MSA—Frontline Supervisor*

### Congratulations on your promotion, Hailey!

**What do you do at Maple?** I just got promoted to Member Solutions Advocate MSA-Frontline Supervisor. I have worked in the loan department as well. I missed the interaction with members and chose to come back to the teller line.

**How long have you worked at Maple?** I've been employed with Maple since December 2013. I also interned here during the Summer for the Business Academy at my high school in 2012.

**What is your favorite part about working at Maple?** Building friendships with our members & connecting with them on personal levels. My coworkers are pretty great too.

**Tell us a little bit about yourself!** I'm 25. I have a wonderful husband, Tommy. We are high school sweethearts and have been together since we were 16 years old. We got married in 2017 and have a one-year-old son, Kyson. We are family-oriented, have a dog named Judge, & a cat named Rosie. In our free time, we love to vacation/travel.

**What have you been doing during the pandemic?** We have been hiking a lot. Staying our distance but staying OUTSIDE!

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

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