

Living Paycheck-to-Paycheck

A recent study found that seven out of ten Americans are now living paycheck-to-paycheck. At Maple Federal Credit Union, we understand the immense burden that a paycheck-to-paycheck budget can place on you and those you love. We're not here to point fingers. We want to help! Below you'll find three ways you can help yourself and one BIG way Maple can save you money.

TRACK YOUR SPENDING

Many people don't really know where their money is going. They swipe and they spend, not keeping track of how those dollars are adding up. Tracking your money will help you determine what can be cut from your spending.

HAVE A NO-SPEND DAY

It is time to embrace the joy of NOT spending money. Once a month, designate a "No-Spend Day." This means you aren't going to spend money on anything. This means no Starbucks, no afternoon snack, and no Amazon spending sprees. You'll be surprised by how much you save!

TRY INCOGNITO MODE

This could be one of the simplest ways to remove temptation. Use an incognito browser to thwart tracking data from serving you targeted ads. After all, how many times have you seen an ad for something and thought, "Why don't I already own that?"

MEET WITH ONE OF OUR FINANCIAL COUNSELORS

Did you know that we have seven financial counselors at Maple? All of them are trained to help you create a plan that works for your finances. Whether we're discussing budgeting or debt, our team wants to empower you to make the best money decisions. Maybe you only need to write out a budget. Maybe we can save you hundreds or thousands of dollars by refinancing your loan(s). Whatever your need, we want to speak with you to create something better. Contact our Main branch or the Morton Weeks branch today!



OUR FINANCIAL COUNSELORS

Left to right, (top row) Britney Washington, Danatra Chaiisson, Desiree Perry, and Rachael Abrams; (bottom row) Tara Breaux, Chase Lege, and Joel Songne.

UPCOMING HOLIDAY CLOSINGS

Independence Day:
July 4

Labor Day:
September 5



AUTO LOAN REFINANCING

You could **WIN ONE YEAR** worth of car payments.*

Apply now or get pre-approved!
WeReplaceUglyRates.com

*See credit union for details.

SHARED BRANCHING

We just celebrated **Shared Branching Awareness Week!** Did you know that the country-wide partnership could help you? Credit unions across the country work together to provide members better and more convenient access to their accounts and money. This means you can use other credit unions' branches to conduct basic teller transactions. This means you can still have your basic banking needs met while on vacation or in the event of road closures or power outages due to storms!

LEARN MORE



This summer, it's time to *Laissez les bons temps rouler!*

Is the only thing missing from your summer a new boat, motorcycle, ATV, or camper? Let's fix that. At Maple, we're interested in finding the best rec loan payment and rate for your budget. Plus, if you already have a rec vehicle you love, you can refinance with us for a lower payment and/or rate.

Check out our great low rates and affordable payments on new and used boats, campers, motorcycles, recreational, and utility vehicles!



Be in the know about your Debit Card.

Some members are experiencing issues at certain merchant locations. If you encounter a merchant that says your card is declined/can't be processed for a reason of **DISABLED** or **MISMATCHED**, we need to know. Please email us at info@maplefcu.net or text **337-233-6264** if you get this failed attempt. Please provide the merchant name, location, date/time, and amount. We will reach out to the merchant directly on your behalf. We are working directly with Visa® National Processing to get these merchants updated.

Thank you for partnering with us to clear up this matter. Your help allows us to identify the merchants that need to update their records. Your ongoing patience and communication is appreciated.

We also want to make sure you're getting the most out of your Maple membership. Don't forget that your debit card cannot be used to rent cars. It's time to plan ahead by getting the Maple Visa®—the perfect backup plan for all of your adventures!

APPLY TODAY!

maplefcu.net

Main Branch: 105 Toledo Dr. • Lafayette, LA 70506 • 337-233-6264

Morton Weeks Branch: 4017 Darnall Rd. • New Iberia, LA 70560 • 337-367-5503

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