

# DIRECTIONS

Winter 2016

Oregon  
Business  
**100 Best**  
NONPROFITS  
to work for in Oregon  
2015

**Events:  
workshops,  
awards,  
and more**

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MasterCard® to  
replace VISA®  
debit card**

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for Online  
and Mobile  
Security**

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The magazine of

**maps**  
CREDIT UNION

Navigating life. Together.

503.588.0181 • 800.688.0181 • [mapscu.com](http://mapscu.com)

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Paper from  
responsible sources  
FSC  
FSC® C015381

## Important Contacts and Information

*Directions* is published quarterly for distribution to members of Maps Credit Union.

To continue to receive *Directions* and other credit union correspondence in a timely manner, please let us know when you change your address or name. Thank you.

- Mark Zook  
President & CEO
- Shane Saunders  
VP of Development
- Jennifer Schmelling  
Director of Marketing
- Lisa Daniels  
Editor

### Maps Credit Union

P.O. Box 12398 • Salem, OR 97309  
503.588.0181 or 1.800.688.0181  
mapscu.com • maps@mapscu.com

### Hours of Operation

#### Drive-up Service

Mon–Thur: 8 am–5:30 pm  
Fri: 8 am–6 pm • Sat: 10 am–2 pm

#### Lobby Service (except Bearcat Branch)

Mon–Thur: 9:30 am–5:30 pm  
Fri: 9:30 am–6 pm  
Sat: 10 am–2 pm

### Key Numbers/Addresses

**PrivateLine Telephone Banking**  
503.588.7100 or 800.677.7100

**Salem Contact Center**  
503.588.0181 or 800.688.0181, Ext. 3811

**Emergency/Closure Information Line**  
503.779.2160

**Report Lost or Stolen Cards After Hours**  
Credit Cards 866.839.3485  
Debit Cards 800.500.1044

**Suspicious Activity Validation**  
Debit Cards: 800.890.5097  
Credit Cards: 800.437.9392  
International: 727.227.2447

**24/7 Credit Card Customer Service**  
866.839.3409

**24/7 World Card Customer Service**  
855.594.3246  
International: 727.227.1428

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## News



### New Silverton Branch Built; Still Trying to Connect

We're continuing to work with our partners to bring our new Silverton branch online. As soon as it's ready to open, we'll post a notice at [mapscu.com](http://mapscu.com) and at the branch itself, 103 S. 2<sup>nd</sup> St. In the meantime, you can take care of your finances at our original Silverton branch at **307 E. Main St.**

### McNary Remodel Moving Along

We're making good progress on the remodel at the McNary branch. New changes are being made very quickly and soon front doors will be moved to the corner of the building. We'll be sending out information about our grand re-opening celebration soon. We can't wait for you to see the completed branch.

### Stayton Branch on Track For Late 2016

Our last branch project for 2016 will be our new Stayton branch at **101 Fern Ridge Road**. We look forward to starting this new build late in 2016 and can't wait to serve this community!

Coming soon:  
A new way to pay with  
your Maps Credit Card  
using Apple Pay

Early 2016, enjoy all the benefits of your Maps credit card using Apple Pay on iPhone 6. It's the easy, secure, and private way to pay with a simple touch.



iPhone 6 users sign up at [mapscu.com](http://mapscu.com) to be the first to hear when your Maps Credit Card is Apple Pay ready!

# The Biggest Honor of All

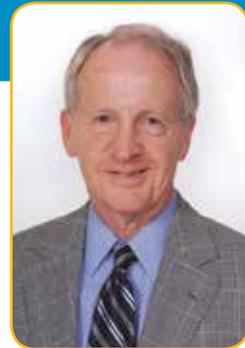
The Maps' offices are getting crowded with awards these days.

- On the third floor of Maps' administration building sits the first-place plaque for the Northwest Credit Union Association's Dora Maxwell Social Responsibility Community Service Award. The 2015 honor, named for a credit union pioneer who fought for the poor, recognizes Maps' partnership with Western Oregon University to teach students about managing money using the National Credit Union Foundation's BizKid\$ program.
- Nearby is the 2015 first-place Louise Herring Philosophy in Action Award from the same association. We won this award, named after a credit union leader who believed credit

unions should improve people's lives, for our Credit Builder Loan program, which teaches members how to build, manage, and develop good credit habits.

- Just down the hall hangs a certificate noting that we earned a spot – fifth among large nonprofits – on *Oregon Business* magazine's 2015 list of 100 Best Nonprofits to Work for in Oregon.
- And a shiny trophy sits in the fourth-floor office of Human Resources director Barbara Cecil, who won an HR Leadership Award from the *Portland Business Journal*. Among her accomplishments: A wellness program that has improved employees' health and lowered medical claims.

## Volunteer View



**Joe Phillippay,**  
Board Chair

The honors and awards are examples of the good work our team of more than 200-plus does day in and day out for our more than 50,000 members.

But though it's nice to win awards, our staff doesn't set out to win them; they just try to do the best for our members, coworkers, and the communities we serve.

After all, it's an honor just to serve you.



## Holiday Branch Closures

- Martin Luther King Jr. Day,  
Mon., Jan. 18
- Presidents' Day  
Mon., Feb. 15

## Social Security Workshop\*

Avoid costly mistakes when you begin Social Security. Speaker: Dennis Kaiser, Prudential Annuities

- Wed., Jan. 13, 6–7:30 pm  
South Salem Branch,  
4615 Commercial St. SE, Salem

## Upcoming Events

To register call or go online at [mapsco.com/events.html](http://mapsco.com/events.html)

### Social Security cont.

- Tues., Feb. 16, 6–7:30 pm  
Chemeketa Branch,  
4001 Winema Pl. NE, Salem
- Thurs., March 10, 6–7:30 pm  
South Salem Branch,  
4615 Commercial St. SE, Salem

### PERS for the Nearly Retired\*

- Wed., Jan. 20, 6–7:30 pm
- Wed., Feb. 17, 6–7:30 pm
- Wed., March 16, 6–7:30 pm  
Hines Branch,  
1900 Hines St. SE, Salem

### Estate Planning\*

Wills, trusts, probate and the next generation.

- Wed., Jan. 27, 6–7:30 pm  
South Salem Branch  
4615 Commercial St. SE, Salem

### Home Buyers Seminar

- Wed., Jan. 27, 6–8 pm  
Maps Dan Penn Admin. Building,  
451 Division St. NE, Salem

### Paint and Pinot Fundraiser

Join us for a fun evening of painting and pinot and support the Maps Community Foundation Scholarship Fund.

- Fri., Jan. 29, 6–9 pm  
Scenic Valley Farms  
12423 River Rd. NE  
Gervais OR 97026

**Tickets are \$40 each** and includes canvas, paint, and instruction to paint your very own local scenery. Wine and appetizers can be purchased onsite.

### 70½ Required Minimum Distributions for IRAs\*

- Tues., March 15, 6–8 pm  
Hines Branch  
1900 Hines St. SE, Salem

\*Investment products and services are offered through CUSO Financial Services, L.P. (Member FINRA/SIPC) are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.

# The final phase to the switch to MasterCard **Debit MasterCard® to Replace VISA® Debit Card**

## **Maps completes switch to debit MasterCard, embraces chip technology**

This spring we'll complete our transition from Visa to MasterCard. If you have a Maps Visa debit card, we'll automatically send you a Maps debit MasterCard to replace it in April or May.

The new debit cards feature EMV technology – also known as “chip” technology – that makes the cards more secure because a computer chip embedded in each makes it possible to authenticate each transaction.

And because the chip technology is used worldwide, you'll be able to use your debit card more places than ever.

The new cards also will make it possible for you to use Apple Pay and make automatic payments.

### **Some of the card benefits include:**

**MasterCard Zero Liability Fraud Protection** – Protects your cardholders against unauthorized purchases on your card should it be lost or stolen. (Certain restrictions apply).

**MasterCard Global Service™** – Provides around-the-clock customer service for all your account-related

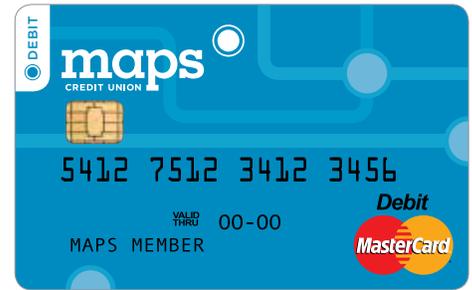
questions. Also, Emergency Card Replacement, Emergency Cash Advance, Lost/Stolen Card reporting.

**Price Protection** – Guarantees cardholders the best price on new products purchased with an eligible card by providing a refund on the difference if you find a lower price within 60 days of purchase. (Restrictions, terms and conditions apply).

**Extended Warranty** – Doubles the time period and duplicates coverage of the original manufacturer's or U.S. store brand warranty on new products for a maximum of one year. (Restrictions, terms and conditions apply).

**Satisfaction Guarantee** – Provides up to \$250 per new product if you become dissatisfied with a product within 60 days of purchase and the merchant will not accept a return. (Restrictions, terms and conditions apply).

We'll share more information about the new debit MasterCards as the card conversion gets closer. Please watch your mail and check our website for details.



## **Debit MasterCard®**

New debit card, same account access with great benefits.

- Chip Technology
- Zero Liability Fraud Protection
- MasterCard Global Service™
- Price Protection
- Extended Warranty
- Satisfaction Guarantee
- Identity Theft Resolution Services
- MasterCard Airport Concierge™

## **What do I need to do ... if I have a Maps Visa debit card?**

- Check your mailing address in online banking or on your statement to make sure we send your new debit MasterCard to the correct address.
- Look for your new card in the mail this spring.
- Activate it.
- Sign the back of the card.
- Destroy your old Maps Visa debit card.
- Share your new debit number and expiration date with companies and bill payment services that make recurring payments for you.
- Verify that automatic payments are being processed correctly.

# Business Checking Members to Get Debit Cards



## Business Debit MasterCard®

Finally a business debit card to meet business owners' specific needs.

- Chip Technology
- Zero Liability Fraud Protection
- MasterCard Global Service™
- MasterAssist® Travel Assistance Services
- MasterCard VAT Reclaim Service
- Identity Theft Resolution Services
- MasterCard Airport Concierge™
- MasterRental/CDW Insurance
- Extended Warranty
- Purchase Assurance

With Maps' conversion from Visa to MasterCard, all Maps' business accounts will automatically get debit cards with the MasterCard logo and "chip" technology.

We hope you like these cards, which are designed to make it easier for you to run your business.

### Some of the card benefits include:

#### MasterCard Zero Liability Fraud Protection

– Protects you against unauthorized purchases on your card should it be lost or stolen. (Certain restrictions apply).

#### MasterCard Global Service®

– Get emergency assistance anywhere, anytime, and in any language. This service helps you report a lost or stolen card, replace your card, get a cash advance, find an ATM, and get information about your account.

#### MasterTrip Travel Assistance®

– If you're traveling for business 50 or more miles from home, this service will provide you with travel-related help, such as legal and medical referrals, destination information, and roadside assistance. Charges are the responsibility of the cardholder.

**VAT Reclaim Service** – The Value Added Tax Reclaim Service from MasterCard provides companies doing business in Europe an easy way to reclaim their VAT.

#### Identity Theft Resolution Services

– Assists you with credit bureau notification and credit card replacement, and provides you with an ID Theft Affidavit should you become the victim of Identity Theft.

#### MasterRental® Insurance/Collision Damage Waiver Insurance

– This provides primary coverage (up to \$50,000) for eligible rental vehicles and secondary personal effects coverage for up to 31 consecutive days.

**Extended Warranty** – Doubles the time period and duplicates coverage of the original manufacturer's or U.S. store brand warranty on new products for a maximum of one year. (Restrictions, terms and conditions apply).

**Purchase Assurance** – This covers most items you buy with your debit MasterCard if the item is damaged or stolen within 90 days of purchase.

Chip technology



#### STEP 1

Insert your card chip first into the chip-enabled reader on the terminal.



#### STEP 2

Follow the prompts on the terminal and wait for the transaction to be processed.



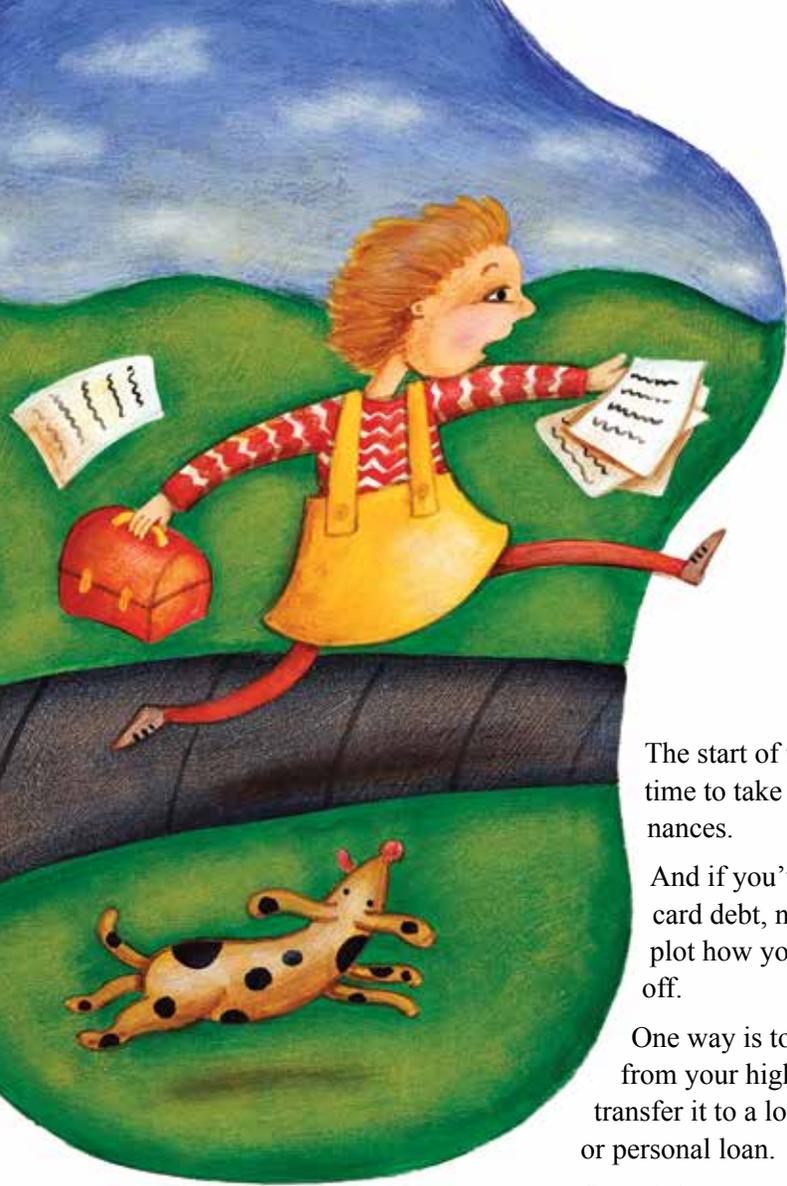
#### STEP 3

Remove your card from the reader after the transaction is approved.



#### STEP 4

Keep your receipt and check it against your statement.



## Leadership Voices



**Toni  
Silbernagel,**  
VP of  
Consumer  
Lending

# The Right Way to Consolidate Your Debt

The start of the year is a great time to take stock of your finances.

And if you've got a lot of credit card debt, now's a great time to plot how you're going to pay it off.

One way is to consolidate the debt from your high-interest cards, then transfer it to a low-interest credit card or personal loan.

Consolidation simplifies bill paying because rather than having multiple credit card bills to track, you'll have one to pay each month.

Transferring to a lower-rate card will also save you money. The more money you save in interest; the more money you'll have to pay down your card balance.

You can also save by using your low-interest card and loan to pay higher-interest debts, such as furniture or cars.

Drop into a branch of Maps to find out how you can consolidate your debt into a personal loan or a credit card. (And when you do, ask about our no-fee balance transfer special).

When you find a card that suits you, stick with it. Resist the temptation to hop from low-interest card to low-interest card whenever the balance comes due; card-hopping could affect your credit score.

And remember to use your new consolidation loan or credit card wisely. Transferring the balance is just that – transferring. The bill still needs to be paid, and the point of getting the new loan or credit card is to help you chip away at the debt, not increase it.



**maps** 

COMMUNITY FOUNDATION

## 2016 Scholarships

**Scholarship applications due  
February 29, 2016.**

Applications and details about Maps' four different scholarships can be found at [mapscu.com/scholarships.html](http://mapscu.com/scholarships.html).

Maps also funds scholarships at Western Oregon University and Chemeketa Community College, which are administered by the colleges. For more information, contact the schools.

# Simple Steps for Online and Mobile Security

You do everything you can to keep your mobile phone safe. You keep it in your pocket during the day, and tuck it into its docking station every night.

But mobile devices – and the information they contain – are threatened on many fronts, says Lookout, a cyber security firm focused on mobile security.

Lookout and other security experts say mobile phone users should beware of these threats, and take the following steps to help ward them off:

- **Browser exploitation.** Visiting an unsafe web page could trigger a browser exploit that could install malware or perform other actions on your device.
- **Drive-by downloading.** This scam automatically downloads an application when you visit a website.
- **Malware.** This software can charge fees to your phone bill, send messages to your contacts, and hand control of your device to someone else.
- **Phishing.** These scams fish for information, such as passwords or account numbers, by sending you links to bogus websites disguised to look like ones you use and trust.
- **Spyware.** This technology gathers and uses information about you – such as your phone call history, texts and photos – without your knowledge.
- Be careful what you share and where you share it; public Wi-Fi hotspots often aren't secure.
- Don't trust websites without a lock icon or the letters "https" in their address bar.
- Don't share personal information with anyone over your device unless you initiate the contact.
- Research apps before you download them. Check their ratings, read reviews about them, and only download them from trusted sources. (Apple, for example, puts every app in its store through extensive testing).

While you're paying attention to all that, don't forget to watch out for old-fashioned threats, such as sticky-fingered thieves who could nab your device. Sometimes the only thing a criminal needs is an opportunity.

## Here's how you can counter some of these threats:

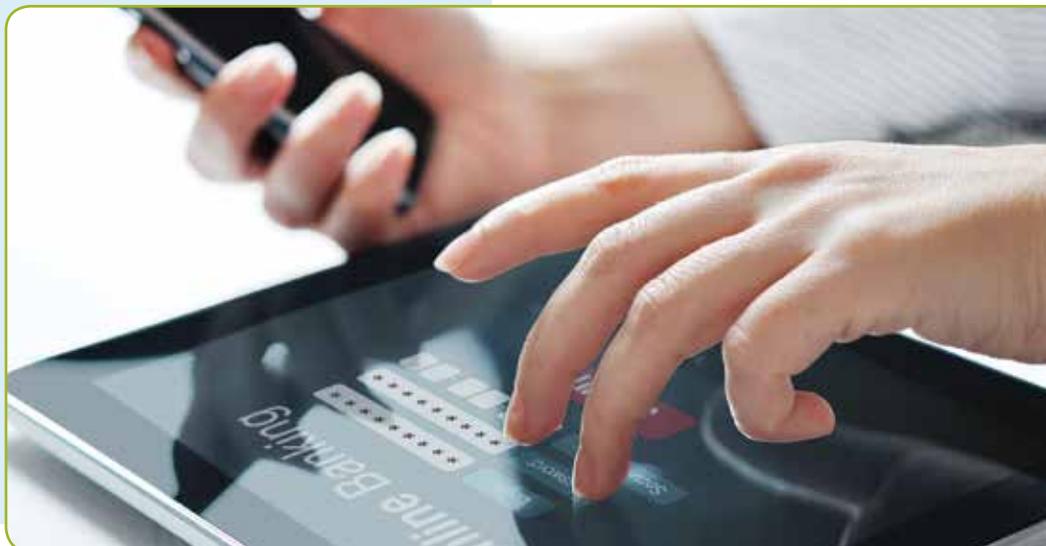
- Set up your phone with a passcode and set it to lock after a few minutes.
- Keep your phone's software up to date as well as the apps you have installed on it.
- Install anti-virus software and a firewall.
- Resist opening email and attachments from unknown sources.

Security  
Corner



**CJ Daiker,**  
VP of  
Information  
Technology

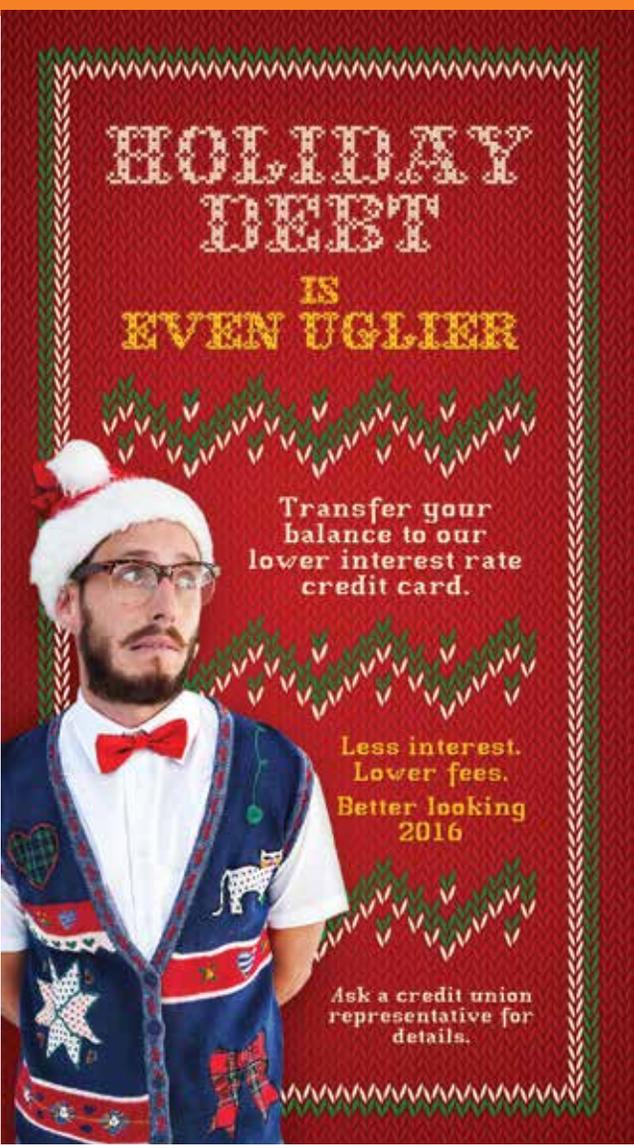
ONLINE  
BANKING  
AT MAPS  
EASY.  
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SECURE.



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**COMING SOON**

Home Equity  
special starting  
in the spring.



It's time to unravel high interest and fees.

**GET THE CARD YOU'LL NEVER BE EMBARRASSED TO USE!**

Ask us to help move your ugly holiday credit card balances to a Maps credit card.

Lowering your monthly interest payments never goes out of style

- Get a Maps balance transfer rate as low as 4.9% APR\*
- No balance transfer fees (other cards may charge 3-4%)

**Already have a Maps credit card?** Fill out the balance transfer request online at [mapscu.com](http://mapscu.com).

**Need a Maps credit card or help with the balance transfer?** Stop by any branch or call us at 503.588.0181 or 800.688.0181 x3811.



\* APR: Annual Percentage Rate. Promotional APR range for balance transfers is 4.9% APR to 12.9% APR. Account approval and rates based on credit qualifications. Reward points are not valid on balance transfers. Promotional rate is good for 13 billing cycles or will revert to standard rate of 8.75% - 16.75% APR with two missed payments. Promotional balance transfer rate is not available on current Maps credit/loan balances. Offer good through 1/2/16 - 2/29/16.