

DIRECTIONS

Winter 2017

new
year

**Events:
workshops,
and more**

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Investment
Services Team**

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Security

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The magazine of

maps
CREDIT UNION

Navigating life. Together.

503.588.0181 • 800.688.0181 • mapscu.com



Important Contacts and Information

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

- Mark Zook
President & CEO
- Shane Saunders
VP of Development
- Jennifer Schmelling
Director of Marketing
- Marsha Minten
Graphic Design

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

International: 727.227.2447

24/7 Credit Card Customer Service

866.544.1009

24/7 World Card Customer Service

866.544.1013

MasterCard® Identity Theft Solutions

Register your Maps credit and debit card for added protection – enroll online at: mastercard.us/idtheftalerts

Federally insured by NCUA



News

Free Community SHRED DAY

Saturday, April 8
9:00 am - 1:00 pm
451 Division St. NE, Salem

Mark your calendars for Maps' 14th Annual Shred Day from 9 am-1 pm on Saturday, April 8, at our office at 451 Division St., NE, in Salem. You can shred up to two mid-size boxes of paper for free, but if you want to give something we'll take donations to the Change a Child's Life Coin Drive benefiting Doernbecher Children's Hospital.



Stayton Branch on Target to Opening this Spring

If you are in Stayton or traveling along Highway 22, you will see the new Maps Stayton Branch emerging on Fern Ridge Road. The branch will be open our regular hours of operation with two ATM's; one for drive-up and one for walk up access.

This new branch will feature:

- offices where you can discuss your finances with privacy
- dedicated drive through lanes: for teller visits and ATM use
- a computer to bank online and tablets to try out our mobile app
- a lounge where you can relax with a cup of coffee and a play area for kids
- Maps community room available for meetings and workshops
- safe deposit boxes

"As I see the Stayton Branch continue to take shape, my excitement to open for business and start serving our members grows daily."

While construction is taking place, we have been working on selecting the employees to serve members at the branch. The branch manager for the Stayton Branch is Gina Wuerch. Gina has worked in our Contact Center and branches for the last 13 years and is excited for the branch to be complete. "As I see the Stayton Branch continue to take shape, my excitement to open for business and start serving our members grows daily. I am eager to begin building strong relationships in the Stayton community and am committed to creating an environment where all of our members feel valued and appreciated," said Gina.

In the coming months, watch for more information on our opening date and grand opening celebration events.

My, How We've Grown!

The figures rise, the income grows, and the number of the lives Maps Credit Union touches increases every year.

By every measure, Maps grew into a bigger, stronger institution this year. In the fiscal year that ended on June 30, 2016 our assets reached \$594 million and our membership soared to more than 52,000 members.

Our growth enabled our staff to serve members better online, over the phone, or in person at one of our nine full-service or campus branches. It also helped us update and broaden our service by opening a branch in Silverton, remodeling the McNary branch, and clearing a corner in Stayton to make way for a new branch.

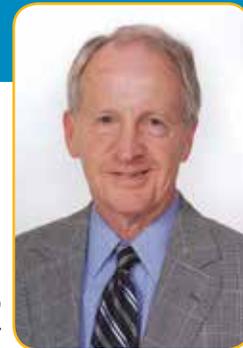
We also expanded our mortgage depart-

ment, hosted financial planning workshops, opened a new Maps Investments office in Corvallis, and made accounts more secure by moving from VISA to MasterCard, which features the more secure technology of EMV chips.

Our work didn't go unnoticed. For the eighth year in a row, Maps was named the Best Credit Union in the Statesman Journal's annual Best of the Mid-Valley contest. We also gained several hundred new Facebook and Twitter "likes" and followers.

Our members who use their Maps Free Community Checking accounts can be proud, too. They raised a record \$68,000 for the Maps Community Foundation by earning a penny for it every time they swiped their debit cards. With that income

Volunteer View



Joe Phillippay,
Board Chair

and other donations, the foundation gave thousands in college scholarships, education grants, and community and charitable gifts.

We're proud of what we've done since a handful of educators pooled their savings to start the credit union in 1935. We're humbled that our members trust us, and pledge to continue to do what's needed to help them navigate life.



ABCs of Medicare*

- Wed., Feb. 8, 12-1 pm
Maps Administration Bldg., Salem
- Wed., Mar. 8, 12-1 pm
- Wed., April 12, 12-1 pm
Maps Administration Bldg., Salem
- Wed., Jan. 11, 12-1 pm
- Wed., Feb. 8, 12-1 pm
- Wed., Mar. 8, 12-1 pm
- Wed., Apr. 12, 12-1 pm
- Wed., May 10, 12-1 pm
- Wed., Jun. 14, 12-1 pm
Investments Office, Corvallis
- Wed., Jan. 11, 12-1 pm
- Wed., May, 10, 12-1 pm
Maps Monmouth Branch, Monmouth
- Wed., Jun, 14, 12-1 pm
Maps Woodburn Branch, Woodburn

Upcoming Events

For details and to register, call or go online at mapsco.com

Common Estate Planning Mistakes*

- Wed., Feb. 22, 6-7:30 pm
Maps McNary Branch, Keizer
- Tue., Apr. 11, 6-7:30 pm
Maps Hines Branch, Salem

Investing in Tax-Free Municipal Bonds*

- Tue., Feb. 28, 5:30-6:30 pm
Maps Administration Bldg., Salem

Maximizing Social Security & Managing Healthcare Costs in Retirement*

- Wed., Jan. 11, 6-7:30 pm
- Thu., Feb. 9, 6-7:30 pm
- Thu., Mar. 9, 6-7:30 pm
- Wed., Apr. 12, 6-7:30 pm
- Tue., May. 9, 6-7:30 pm
- Wed., Jun. 7, 6-7:30 pm
Maps Chemeketa Branch, Salem

OPSRP Pension Program*

- Tue., Feb. 7, 12-1 pm
- Tue., Feb. 7, 4:30-5:30 pm
Maps Monmouth Branch, Monmouth

OPSRP Pension Program* cont.

- Tue., May. 9, 5:30-6:30 pm
Maps Administration Bldg., Salem

PERS and Your Retirement*

- Tue., Jan. 17, 6-7:30 pm
Maps McNary Branch, Keizer

- Wed., Jan. 18, 6-7:30 pm
- Wed., Feb. 15, 6-7:30 pm
- Wed., Mar. 15, 6-7:30 pm
- Wed., Apr. 19, 6-7:30 pm
- Wed., May. 15, 6-7:30 pm
- Wed., Jun. 21, 6-7:30 pm
Maps Hines Branch, Salem

PERS: Tier 1 & 2 Simplified*

- Thu., Mar. 9, 12-1 pm
- Thu., Mar. 9, 4:30-5:30 pm
Maps Monmouth Branch, Monmouth

Social Security: Getting the Most Out of Your Benefit*

- Thu., Jun. 8, 12-1 pm
Maps Monmouth Branch, Monmouth

*Non-deposit 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.

Let Us Help You Meet Your Goals

Maps Investments, made available through CUSO Financial Services, L.P., (CFS)*, offers a variety of insurance and investment products that complement those offered by the credit union. Maps Investments can offer a variety of products that can help you achieve your personal financial objectives, whether those objectives involve saving for a home, providing a college education, or planning a comfortable retirement.

For most people, achieving and maintaining financial strength is a lifetime pursuit. It involves planning, preparation, performance, and follow-through at all three stages of the financial life cycle:

1. Guarding Assets

The first priority is guarding what you have, including your standard of living, through insurance protection for individual, family, and business needs.

2. Help to Increase Net Worth

Next you'll want to expand your financial resources through diversified investments, such as those offered through CFS* — mutual funds, stocks, bonds, annuities, money market funds, unit investment trusts, and other products — depending on your financial objectives.

3. Help Manage Assets

And finally, the timely, effective management of assets — including tax planning, transfers of assets, and estate planning — is important to the continuous goal of achieving lifetime financial independence.



Make an appointment for a complimentary financial review or come see us at an upcoming workshop.

See page 3 for workshop schedule.

Wayne Muller, ChFC®

503.588.0181, ext. 3552

Barbara Koontz

Greg Elker

541.752.9031

800.866.0181, ext. 3540

Wayne Muller, ChFC®



Wayne is an Investment Advisor and Financial Planner, with a select port-

folio of securities products, such as mutual funds, annuities, stocks, and bonds.

As a Representative at Maps Investments, available through CFS*, Wayne is qualified to provide credit union members with professional assistance, financial products, and dependable service. He is a dedicated professional who cares about people and helping them build financial independence for life.

Wayne's education includes a B.A., Math, Thiel College, Greenville, PA, a M.A., Communications Arts, University of Iowa, Iowa City, and earned ChFC® (Chartered Financial Consultant®) designation, The American College, Bryn Mawr, PA. ChFC® designation is a college-level investment designation that is designed to help prepare financial professionals to meet the unique financial planning needs of individuals, professionals, and small business owners.

As a long time Silverton resident, he has been involved in the community as the Silverton Lions club former President, served on the Silver Falls Schools, Long Range Planning Task Force, Captain (retired), Life Member, Drakes Crossing Volunteer Fire Department. Also served on the board of the New Heritage (private) School, and past Board member for Silver Crest School.

Barbara Koontz

Barbara is a Registered CFS* Financial Advisor, has been in the Financial Services Industry for over 25 years.

She has a Master's Degree in Education which has equipped her to take an educational approach to Retirement and Financial Planning.

She takes a "needs based" approach to all Financial Planning categories. She is experienced in PERS & Retirement planning, Risk analysis, Income planning and risk management, provides assistance in planning for Medicare.

She conducts a variety of educational Workshops: Is PERS enough?; What are my Social Security Choices?; Where does Tax-Free Fit?; ABC's of Medicare; Aging into Medicare?; Women's Road to Financial Independence.

She currently resides with her husband on an "original donation land claim" ranch in Brownsville. She has two grown children: Kalyssa is a teacher/coach in Arizona, Kyle is a welder and finishing his degree to be a counselor.

Licenses include, series 7, 26, 6, 63, Life, Health, Property & Casualty, Variable Lines, AHIP, Certified to help with Medicare Advantage/Supplement programs.



Kyle King

Kyle has worked as a retirement planner and financial advisor since 2008. He has always had a great love

and interest in technology, both personally and professionally, and brings a valuable skill set in helping others understand investment strategy and their personal financial picture. He is a Registered CFS* Financial Advisor and is licensed Series 7, 63, and 66, as well as Life and Health Insurance licensed (including Medicare). He is AHIP certified to help members with Medicare Advantage/Supplements. Kyle has earned the designation of Chartered Retirement Planning Counselor (CRPC®) from the college for financial planning and has a passion for continuing to educate himself on topics and strategies relevant in the current world of finance. His greatest pride and value, however, is his family. He and his wife Courtney have been married since 2010 and are the parents to three adorable children. He is a native Oregonian and hopes to remain and raise his family here in our beautiful state.



Greg Elker

Greg lives in Salem with his wife and 3 boys. He has been an Oregon resident since 1985 moving here from

Kansas. He has been in the credit union environment for over 10 years. He has over 15 years of experience in the Financial Services Industry. He is a Registered CFS* Financial Advisor holding Series 6, 7, 63, 66, Life, Health, Variable Lines, and LTC licenses. He is AHIP certified to help members with Medicare Advantage/Supplements.

Greg received a BS Degree from Western Oregon University in Business Administration with a focus in Marketing and a minor in Psychology.

Greg takes an educational approach to finance and investing. He helps individuals and families alike. He can help with asset allocation, risk management, PERS analysis, and retirement/income planning. He is also good resource in planning for Medicare. He holds a variety of seminars that can be found on the website. Register for one today.



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **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.** Investment Representatives are registered through CFS. Maps Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Start the New Year Right

Simplify Your Life and Your Finances

The home decorating business is a billion dollar industry, and for good reason. Nothing makes a house feel like a home quite like photos, artwork, and end tables. Before you know it, you're buying more odds and ends from your Pinterest board so your home can look like it's from an episode on HGTV.

If this Dave Ramsey quote applies to you, it might be time to reconsider your lifestyle: "We buy things we don't need with money we don't have to impress people we don't like."

In response to this, the minimalist lifestyle is catching steam. From tiny houses to spare, clean bedrooms, it seems as though these self-proclaimed minimalists have really good design taste. But the truth is they've readjusted their mindset to appreciate the things they have and purge the things that don't bring joy.

Adopting a minimalist lifestyle can help you emotionally and financially. **How?**

- 1. Organizing is great! But not having to organize your clutter every week (or month, we don't judge) is even better.** Simply put, when you don't have as much "stuff" to consume your space, you'll have more time to enjoy with your friends and family.
- 2. You stop wasting money on items that don't serve any purpose.** Saving money is not the ultimate goal of minimalism, but it is a nice side effect. How many times do you find yourself shopping and buying something you never wear, eat or use? Think about how much money you've wasted on unnecessary junk in your life. Once you rid yourself of those purchases, you have more money to spend on items and experiences that actually bring light into your life.
- 3. You feel happy and less stressed in your home environment.** Is most of your cleaning simply hiding messes in drawers? Are there drawers bursting with potholders, pens and other odds and ends? That can cause anxiety! Once you get rid of items you don't need, everything seems to feel lighter and less stressful.
- 4. You realize you're not defined by what you own, or by what others think of you.** In the end, it doesn't matter if your coworkers or friends are impressed by the car you drive. You can't pay your bills with someone's opinion.
- 5. You stop wasting time and effort in the sale section.** Okay, this is only half true. You can still try to find a good bargain, but when you realize you don't need as much, you can afford items with higher value. By only purchasing what you need, you free yourself of unnecessary card swiping.
- 6. You begin to realize that contentment doesn't come from what you own, but from how you feel about yourself.** Money can buy you happiness to an extent, but it will never satisfy you completely.



Adopting a minimalist lifestyle doesn't have to mean making big changes in your life. But it does mean committing to ridding your life—and finances—of clutter. The best way to start is by grabbing your checking account statement and analyzing your monthly purchases. If everything you've purchased has somehow enhanced your life, great! If not, you may want to start there. Happy minimizing!

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7 Tips to Avoid Identity Theft

Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you, and you don't want to become another statistic; here are some tips to stack the odds in your favor.

1. A winning night, can turn into a nightmare really fast if your wallet is lost, or stolen, especially if personal information like your social security card is in there. Do not carry your social security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast, and accurately.

2. You can bet that if you use easy to guess passwords and PINS—like your house number, or birth date—some hacker will figure it out. Use a mix of symbols and numbers, and upper and lower case letters.

3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't click on any links. Go to your account log-ins manually using a bookmark, or typing the URL.

4. Know that your credit union will never call, or e-mail asking for your social security number, or birth date. If a business, or individual asks for personal information, passwords, or credit card numbers--do not give them. Instead, call any financial institution requesting information directly at a number you know is legitimate

5. Make sure all your electronic devices are as secure as possible by up-dating your operating systems, software and browsers; being up-to-date will minimize chances of being hacked. And, password-protect all of your devices, so that if stolen, logging in will be more

difficult.

6. Shred, Yes, some of the easiest targets for identity thieves are home trash bins. Shred invoices, financial statements, or any other personal type documents. Don't just toss them; shred them.

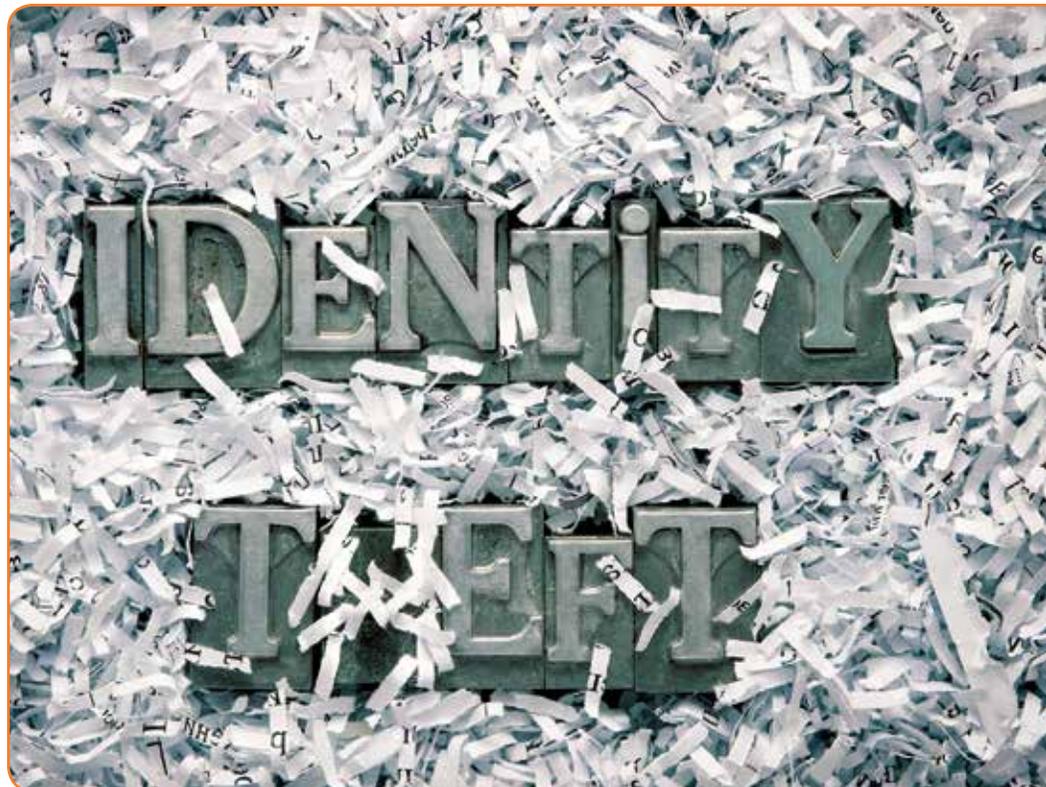
7. Check your online banking accounts and credit reports regularly. There are three credit-reporting bureaus...a trifecta-for analyzing your activity. Check a different bureau every four months at annualcreditreports.com. If you see anything suspicious, report it.

Follow all these steps, and your odds of being a victim of identity theft will drop dramatically.

Have questions about how to protect yourself and your information? Call us at 1-800-688-0181 or visit mapsco.com.

STAY SECURE ONLINE

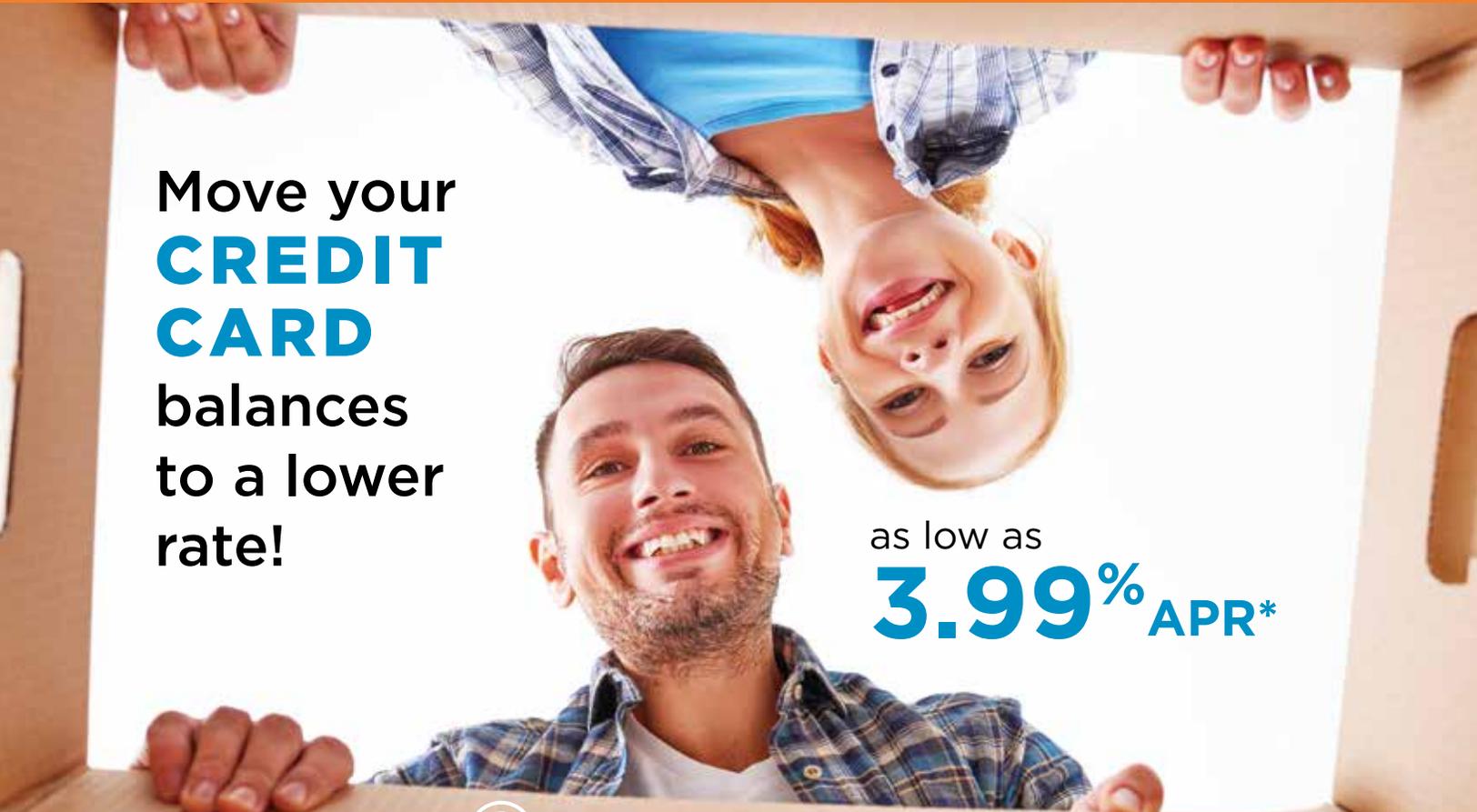
- ❑ **Set up mobile banking** and check for suspicious activity daily.
- ❑ **Make a financial back up plan.** Make sure you have other ways to pay for essentials if your debit or credit card is compromised.
- ❑ **Use a secure connection** to make online purchase.
- ❑ **Pay recurring bills** via automated clearing house. This saves you having to reenter all your information if your card is compromised.
- ❑ **Use your credit card.** Credit cards offer more protection than debit cards.



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* APR: Annual Percentage Rate. Promotional APR range for balance transfers is 3.99% APR to 11.99% APR. Account approval and rates based on credit qualifications. Balance transfers do not earn reward points. Promotional rate is good for 15 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 card/loan balances. Offer good through 1/2/17 - 2/28/17.