

DIRECTIONS

September 2017



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workshops,
and more**

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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.

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
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- Shane Saunders
Chief Experience Officer
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- Nicholle Brainard
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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

Federally insured by NCUA



News



Stayton Branch

In April, we were welcomed with open arms into Stayton with our new branch location. Since opening, we have connected with the community and have been able to better serve our members in Stayton and the surrounding areas with a more convenient location. We are very excited to grow with this community. Stop by or visit the new branch!



Maps employees, Liz Henderson, Mitzi Smith, Cory Swartwout, and Zach Douglass, raising awareness for the Community Challenge Award at Salem Wednesday Market.

Community Challenge

Maps Community Foundation held its 5th annual Community Challenge Award, where \$10,500 was awarded to the nine nonprofit winners; Simply Birthdays, Hope Station, Sustainable Living Center, Project Pooch, Salem Fire Foundation, Marion County Search & Rescue, First Responders Family Recognition, Diabetes Support Services, Horses Adaptive Riding & Therapy. Though small in staff, these nonprofits make a big impact in the community. Take a look at our Facebook page to see the nonprofits receive their awards!

Teacher Grants 2017

This year Maps Community Foundation will be award \$10,000 in grants to teachers in Marion and Polk Counties. Members will have a chance to vote for their favorite teacher, school, or project. Keep your eye out on social media for the official launch of these grants and to vote!

Maps Blog

Each month, we share three blogs on our website. Currently we are featuring a series on building and managing a budget. Other topics include current events at Maps as well as online security. Be sure to check our social media (Facebook, Instagram, and Twitter) for updates on blog posts or check our homepage on mapscu.com.



Volunteer View



Joe Phillippy,
Board Chair

Bill Pay System Update

We recently updated our bill pay system with an improved interface and new features. The update will also allow us the flexibility to make improvements based on your feedback.

In fact, before we started the most recent update, we invited some of you to participate in member focus groups. Members just like you told us what they liked about the previous bill pay system, what they didn't like, and what features they'd like to see in the near future.

If you use online banking and bill payment, you're likely to receive a survey soon. Aside from input before we make changes, we also want your thoughts on how those changes went.

This is a small but significant example of how you have a voice in the credit union. In the future, there will be more opportunities for you to share your insights, ideas, and opinions. I encourage you to participate in these opportunities. Working together, we can ensure Maps continues to serve you well, now and for many years to come.

Upcoming Events

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

ABC+D of Medicare* Our newest offerings!

- Fri., Sept. 15, 12-1 pm
 - Mon., Sept. 18, 12-1 pm
 - Tue., Sept. 19, 12-1 pm
 - Wed., Sept. 20, 12-1 pm
 - Wed., Sept. 20, 7-8 pm
 - Thur., Sept. 21, 12-1 pm
 - Wed., Oct. 11, 12-1 pm
 - Wed., Dec. 13, 12-1 pm
- Maps Administration Bldg.

- Wed., Sept. 13, 12-1 pm
 - Fri., Sept. 15, 12-1 pm
 - Mon., Sept. 18, 12-1 pm
 - Tue., Sept. 19, 12-1 pm
 - Wed., Sept. 20, 12-1 pm
 - Thur., Sept. 21, 12-1 pm
 - Wed., Oct. 11, 12-1 pm
 - Wed., Nov. 8, 12-1 pm
 - Wed., Dec. 13, 12-1 pm
- Maps Investment Services,
Corvallis Office

- Tue., Sept. 19, 7-8 pm
 - Thur., Sept. 21, 7-8 pm
- Market of Choice, Corvallis

- Wed., Sept. 13, 12-1 pm
- Maps Monmouth Branch

- Wed., Nov. 8, 12-1 pm
- Maps Woodburn Branch

- Thur., Sept. 14, 12-1 pm
- OSU Campus, Corvallis

Common Estate Planning Mistakes*

- Tues., Sept. 26, 6-7:30 pm
 - Thur., Nov. 30, 6-7:30 pm
- Maps Hines St. Branch

Financial Strategies for Women*

- Thur., Sept. 21, 12-1 pm
- OSU Campus, MU Rm. 206,
Corvallis

Investing in Tax-Free Municipal Bonds*

- Tue., Oct. 24, 5:30 - 6:30 pm
- Maps Administration Building



Maximizing Social Security & Managing Healthcare Costs in Retirement*

- Tue., Sept. 12, 6-7:30 pm
 - Thur., Oct. 12, 6-7:30 pm
 - Tue., Nov. 14, 6-7:30 pm
 - Wed., Dec. 13, 6-7:30 pm
- Maps Chemeketa Branch

Medicare 101*

- Tue., Oct. 10, 6-7:30 pm
- Maps Hines St. Branch

PERS and Your Retirement*

- Wed., Sept. 20, 6-7:30 pm
 - Wed., Oct. 18, 6-7:30 pm
 - Wed., Nov. 15, 6-7:30 pm
 - Wed., Dec. 20, 6-7:30 pm
- Maps Hines St. Branch

PERS Tiers 1&2 Simplified*

- Thur., Sept. 7, 12-1 pm
- OSU Campus, MU Rm. 206,
Corvallis

Pledge to Prepare Workshop

- Thur., Oct. 19, 9:30-11 am
- Maps Administration Bldg.

Social Security: Getting the most out of your benefit*

- Tue., Sept. 12, 12-1 pm
- Maps Administration Bldg.

Will OPSRP be enough?*

- Tue., Oct. 10, 5:30-6:30 pm
- Maps Administration Bldg.
- Fri., December 1
- Session 1: 12-1 pm
Session 2: 4:30-5:30 pm
- Maps Monmouth Branch

70 ½ Birthday Party*

- Fri., Oct. 6, 1-3 pm
- Roth's West Salem

Medicare Open Enrollment is October 15 - December 7

*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.**



INTERNATIONAL CREDIT UNION DAY Thurs., October 19

Mission of International Credit Union Day

To highlight and celebrate the qualities that make credit unions the best financial partners to people all over the world.

1. What is International Credit Union Day?

International Credit Union Day is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members.

The celebration started in 1948, and occurs every year on the third Thursday of October.

2. What is a credit union?

Credit unions are not-for-profit financial cooperatives. That simply means:

We offer the same services as other financial institutions, but return our profits to members. That's why we have better rates and fewer fees.

We are owned by our members, not shareholders, so our money stays in the community, and we work for you, not far-away shareholders.

3. Why are credit unions a better deal than other financial institutions?

Credit unions are not-for-profit, so they don't pay corporate income taxes—though they do pay lots of other taxes, such as property, sales and employment taxes. These savings are passed onto members.

Credit unions offer superior service and want to see members succeed, because they work for you—not shareholders.

4. Who can join?

Anybody can join a credit union. At Maps, just living in the Willamette Valley qualifies you for membership.

Join us at any branch for —

INTERNATIONAL CREDIT UNION DAY Thursday, October 19

Let's celebrate our Authentic Difference. We're different than banks and proud of it!

We'll have cookies and a member drawing at all of our branches to celebrate all that makes us who we are. Hope you can stop by and see us!

Pledge to Prepare: Emergency planning for home and business



Why is it important to prepare?

We can't assume that nothing bad will ever happen to us. We need to prepare our homes and businesses for emergency situations.

These emergency situations could be as simple as snowy weather to the extremes of a fire.

Maps is hosting a free workshop, **Pledge to Prepare**, on **October 19th from 9:30 am - 11 am**, to help you build an emergency plan for your home and business.

Topics such as floods, fire, earthquakes, extreme heat, and other extreme weather conditions, will be covered.

Expert speakers will give you first-hand advice from their experience in the field.

What better way to learn than from those who have been through it already?

There will also be guest speakers to help you understand your insurance coverage, making sure your plans are appropriate for the risks.

At Maps, we understand the value of having an emergency plan for our staff. Now we'd like to share this knowledge with you.

Board Candidates

**Gordon
Sawser**



Gordon Sawser has been a member of Maps Credit Union for over 30 years, along with his wife Judy. He has served on the Board of Directors for the past 23 years. Sawser has a Bachelor of Science degree in accounting with an economics minor.

Now retired, Sawser was controller and CFO for three companies, including CFO for Ross Brothers & Co., which builds bridges in Oregon and Washington. He is experienced in risk management, auditing, personnel supervision, data processing, asset control, banking relationships, profit sharing, 401(k) plans, financial accounting, investment programs, cash flow management, and budget preparation.

For the past 15 years, Sawser has also served Maps members on the board's Nominating Committee, CEO Compensation Review Committee, Benefits Committee, Asset Liability Committee, Credit Union Wireless Board of Managers, and the Strategic Action Group.

His past civic volunteer activities included serving on the Chemeketa Community College budget committee and on the Eagle Board of Review for the Boy Scouts of America.

**Jeff
Antrican**



Jeff Antrican is vice president of system sales for Supra, a global business within UTC, Fire and Security, Inc. Initially hired to build lockboxes on the assembly line in 1986, Jeff has held various customer-facing roles throughout the organization.

During his 30-year career, Jeff and his sales team have worked with approximately 500 North American real estate associations and multiple listing services to implement electronic key box systems and thus contributed to growing the customer base from 35,000 agents to more than 900,000 today. As a result, the Supra Wireless Information Network and now open doors on the majority of all homes shown in North America.

Jeff is a Salem, Oregon, native who graduated from Corban University with a Master's in Business Administration. In his free time, Jeff spends time with his family skiing and hiking in Bend.

Maps Annual Meeting

**Wednesday,
October 18, 2017
3:30 - 4:00 pm**

**Maps Dan Penn
Administration Bldg.
451 Division St. NE,
Salem, OR 97301**

Agenda:

- Business meeting
- Board of Directors election results

Maps' leaders will gather at the Dan Penn Administration Building in Salem at 3:30 p.m. on Wednesday, Oct. 18, for the credit union's annual meeting.

We will continue with a slimmed down meeting of approximately 30 minutes, business-only affair open just to members.

In addition to discussing Maps' future, leaders will announce the new Directors who are joining the Maps board.

Currently, candidates are running unopposed and will be elected by general consent. If there are additional qualified candidates, a vote will be held before the annual meeting and ballots will be distributed to all eligible voting members.

We will keep seeking ways to make future annual meetings as efficient for you and streamlined as possible.

Members can register for the October meeting online at mapscu.com or by calling us at 503.588.0181.



What is a Mobile Wallet?

A convenient and secure way for you to use your Maps credit and debit cards is with a mobile wallet app on your phone. You can pay with your phone in person, online, or in an app quickly.

Why Use Mobile Wallet

If you enjoy the ease of using your phone and carrying fewer objects with you, this is a great way to safely and securely use your cards.

There is also the availability within these apps to include your favorite rewards cards and gift cards. Upload each of these types of cards within your specific app. This will help free up space in your physical wallet.

Mobile Wallets we support:

- **Apple Pay**
- **Android Pay**
- **Samsung Pay**

Each Mobile Wallet function has security measures developed and in place. To ensure security, your card number is never used or stored on these apps.

Once you have uploaded your card information into the secure app, you can then pay with your Maps credit and debit cards through your phone.

These apps are available for the following phone types:

- Apple: iPhone 6 and above
- Android: devices with 4.4 version and above
- Samsung: Galaxy S8, S7, S6 Edge, Galaxy Note5, Gear S2 (with NFC only) and Gear S3.

Mobile wallets are perfect for everyday use but especially for traveling. Whether you are going to another city for the day or an extended trip, a mobile wallet can make your life a little more convenient.

To upload your cards to your mobile wallet, visit our “mobile wallet” page on mapsco.com for specific step by step instructions.

Mobile Wallet Q&A

Q: Does a mobile wallet cost me anything?

A: No. Maps does not charge a fee for our members to use a mobile wallet. The mobile wallets are free to download.

Q: Why am I being asked to verify my Maps Mastercard?

A: This is for security reasons, we may need you to verify certain information. The app will tell you specifically what steps you need to take to verify your card.

Q: What is a default card?

A: If you have only one card in your mobile wallet, this is the default card. If you have multiple cards in your mobile wallet, the card at the top of your app will be your default card.

Q: How do I make my Maps card the default card?

A: By default, the first card you upload into your mobile wallet will be your default card. This can be changed within the settings of your mobile wallet app at anytime.



4 Tips for Medicare Enrollment

When is the time to change your Medicare coverage?

Oct. 15 - Dec. 7th, 2017.

There are many coverage options and the process can be overwhelming. Here are four tips to know before the Annual Election Period.

1. Annual Election Period (AEP) occurs from October 15 to December 7 of every year.

- Current Medicare enrollees can make changes to existing elections, including:
 - Newly Enrolling in a stand-alone Prescription Drug plan (PDP), Medicare Advantage plan, or Medicare Supplement Plan.
 - Changing from an existing PDP or Medicare Advantage provider to another.
 - Disenrolling from a Medicare Advantage or PDP to stop or change the type of coverage.

2. Review Medicare health and drug coverage.

- Original Medicare: review via next year's Medicare & You handbook or Medicare.gov to ensure you're aware of any changes.
- Medicare Advantage Plan/ Stand-Alone Part D: Review the Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) of your plan
- Take this opportunity to review any other options you aren't taking advantage of.
- After reviewing your plan and any changes for the upcoming year, change them during open enrollment. They will come into effect January 1.

3. Annual Election Period vs. Initial Election Period.

- People NEW to Medicare qualify to enroll during a 7-month window around their 65th birthday, called their Initial Election Period (IEP). This

begins three months before the month of their 65th birthday, and continues for the three months that follow it. Even if there is crossover between AEP and IEP (e.g 65th birthday in November), someone "Aging-in" or turning 65 would use IEP for enrollment. A November birthday shouldn't wait until AEP to make a decision; they could (and likely should) begin in August to avoid missing enrollment deadlines.

- We help with both!
- If you missed your IEP, or in other words missed the initial window to enroll in Medicare, that's when there is a separate General Enrollment Period (GEP) that occurs during the first quarter of each year.

4. There is Help.

- Navigating Medicare can be complicated. Maps can help with personal reviews from our Investment Services team.
- Our team is trained to make the review and enrollment process easier on you.
- Attend one of our complimentary workshops or schedule a personal appointment.

Why use Maps for Medicare?

- **We care.**
- **We help teach as well as meet your needs.**
- **Convenient.**



Kyle King, CRPC®, APMA®

Associate Financial Advisor
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*Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees of obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are licensed through CFS. The credit union has contracted CFS to make certain insurance products and services available to credit union members.



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HOLIDAY SPECIAL COMING!

**Our lowest
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rate ever!**

Do You Have a Maps Credit Card?



NEW World Card Benefits

- Trip cancellation/interruption protection
- Travel assistance
- Free worldwide secure wifi access

Existing World Card Benefits

- Double points on most airlines, restaurants, hotels, car rental, theaters, golf courses and more
- Single points on all other purchases
- Waived foreign transaction fees
- Price Protection and Extended Warranty
- Identity Theft Resolution Services
- Baggage Delay Reimbursement
- and MORE!



We're adding more travel benefits to our World card!