

Winter  
2018



# Market News

## Set New Savings Goals for the New Year!

The start of the New Year is a perfect time to review your saving habits and goals. Share certificates are a great way to help build your savings. Check out our high-yield regular and IRA Share Certificate Specials:

**2.36%<sup>APY\*</sup>** - 60 Months

**1.60%<sup>APY\*</sup>** - 18 Months



View more rates and terms at [marketusafcu.com](http://marketusafcu.com). Open your certificate through Online Banking, call 800-914-4268 or stop by a branch.

\*Annual Percentage Yield current as of 1/1/18 and subject to change. Rates reflect Preferred APY, which includes a premium of 0.35%. Enrollment in e-Statements and direct deposit of net pay are required to receive these premiums.

## Coming Soon! New & Improved Digital Banking

We've been working on our new digital banking product to improve your online and mobile banking experience with us. Although it took longer than expected, we believe you will find it was worth the wait! Our new digital banking product will launch soon. We want to make sure you have plenty of time to get used to the new and improved service, so you will have access to both the new and old versions for a time. Our new digital banking product will offer many new options, including a more user-friendly experience, the ability to transfer to and from external accounts, and more! Visit [marketusafcu.com](http://marketusafcu.com) for updates.



## Need Help with Holiday Bills?

Only available until  
**February 28, 2018!**

The holidays are over, and now the bills are starting to arrive for all the season's expenses . . . gifts, entertainment, travel and more. We can help! Our low-rate Holiday Loan is still available for a limited time.

- Rates as low as **7.49% APR\***
- Up to \$3,000
- 12-month term
- Consolidate high-rate loans into one low monthly payment!



For information or to apply, visit [marketusafcu.com](http://marketusafcu.com), call 800-914-4268 or stop by a branch.

\*Annual Percentage Rate current as of 1/1/18. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a 0.25% discount for automatic payment, and an additional 0.50% for having a qualifying Rewards Relationship. To qualify for a Rewards Rate, you must have e-Statements and one of the following: (a) direct deposit of at least \$500 per month and an active Market USA checking account, or (b) at least \$25,000 on deposit. Payments at 7.49% APR for 12 months are approximately \$87.06 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.

## Enter to Win a \$1,000 Scholarship!

Are you headed off to college or trade school in 2018? The \$12,000 Credit Union College Scholarship Program for 2018 is underway now! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship and one \$1,000 photo-based scholarship. And yes, you may apply in all three categories!

Deadline for applications is March 31, 2018. Scholarship winners will be announced in April 2018 on the Credit Union Foundation of MD/DC's scholarship website: [cufound.org/scholarship](http://cufound.org/scholarship).

This year's essay topic is "Describe the value found in credit union membership." This year's video topic is "Create a 60-second credit union ad to attract young members (age 16 - 24)." Photo applicants are asked to submit a photograph that represents the credit union core value, "Community."

Any member of Market USA who is entering their freshmen through senior year of college or trade school may apply. Applications are accepted online at: [cufound.org/scholarship](http://cufound.org/scholarship). Market USA, the Credit Union Foundation of MD/DC, and its generous supporters partner to make this program possible.



Your Presence is Requested at the

# **MarketUSA** Annual Business Meeting

**When: Friday, April 27, 2018**

5:30 pm Light Refreshments

5:45 pm Business Meeting

**Where: Market USA FCU Headquarters**

8871 Gorman Rd, Suite 100

Laurel, MD 20723

Join us as the Chairperson of the Board of Directors and CEO/President review our 2017 accomplishments and discuss our plans for 2018.

## 2018 Election Notice

There are three vacancies on Market USA FCU's Board of Directors. The Nominating Committee has nominated the following members to fill the open Board positions:



### **Chris Caldwell**

Chris has been a Market USA Board member since December 2014. He has worked with Daymon/Retail Odyssey for 2 years as a Business Manager on the Harris Teeter account. Prior to working for Daymon, Chris was with BI-LO for 32 years in Retail Operations,

Merchandising and Training and Development. He graduated from Erskine College with a B.S. in Business Management. He is married to his wife of 29 years, Anna. They have 2 sons, Christopher (26) and Connor (21).



### **Robert Watts**

Rob has been a Market USA Board member since May 2011. He is the Associate Vice President, Benefits Planning for Nationwide Mutual Insurance Company. Prior to joining Nationwide, he served for 14 years in various leadership roles at Ahold N.V. and Ahold USA.

Rob received a B.A. in Finance from Towson University and an MBA from Loyola University. He is a qualified accountant (CPA) and holds the Global Remuneration Professional designation (GRP).



### **Bob Reichard**

Bob worked for Giant/Ahold USA for 15 years. After a year in the stores, he moved to the Information Systems department, starting out in a junior technical role and working his way up into senior management within the department. After leaving Giant, Bob started his own company and has specialized in network infrastructure for small- and medium-sized businesses for the last 13 years. He has earned numerous industry certifications throughout his career. A summa cum laude graduate from the University of Maryland University College, Bob holds a B.S. degree in both Computer Science and Computer Information Systems.

## Nominations May Also be Made by Petition

The petition form may be obtained from the credit union and must be completed fully and legibly and signed by at least one percent of the credit union's membership (at least 174 signatures, not to exceed 500 signatures). Members who would like to file a petition must file with the Secretary of the Board of Directors by February 9, 2018. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 3, 2018, by calling the credit union at 800-914-4268. In accordance with the credit union's bylaws, no nominations will be accepted at the Annual Meeting unless insufficient nominations have been made to provide for one nominee for each position to be filled.

An election will not be held and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled. If there is more than one nominee for each available position, an election will be held by ballot boxes placed at our branches April 16 - April 19, 2018. Should there be an election, absentee ballots may be requested by calling the credit union at 800-914-4268. Absentee ballots must be returned to the credit union by April 20, 2018. If the number of nominees equals the number of vacancies, there will be no election and the nominees will be declared by acclamation. The election results will be announced at the Annual Meeting.

## Market USA Sponsors the Millionaire's Club at St. Vincent Pallotti High School

We are excited to sponsor the "Millionaire's Club" financial education program for the second year, at St. Vincent Pallotti High School in Laurel, MD!



The Millionaire's Club is a complete financial skills program designed for high schools. Clubs are provided seed grants, a detailed 26-lesson curriculum, and faculty/student materials at no charge. Students will learn about a variety of financial topics, participate in national competitions such as the Stock Market Game and The Personal Finance Challenge, and work on an annual Entrepreneurial Project.

The Millionaire's Club is made possible through the Credit Union Foundation of MD/DC.

## A Successful Coat Drive, Thanks to Generous Donors!

We recently partnered with One Warm Coat to hold a coat drive at our Laurel and Landover branches for children and adults in need of warmth.



There is a real need for coats in our local community, and One Warm Coat's program made it easy for us to make a difference and

spread much-needed warmth. We donated 117 coats, far exceeding our goal of 50! This was made possible due to our members, staff and Wren Rickenbrode, a student at Mater Amoris Montessori School, who collected 44 coats at her school. Thank you to all who helped make this coat drive a huge success!

Each year, hundreds of thousands of gently worn coats are distributed across North America to children, women and men in need through One Warm Coat's Coat Drive program. "We are so grateful for our wonderful partners like Market USA. We are thrilled so many people came together to provide warmth for their neighbors in need and are thankful to everyone who donated!" said One Warm Coat President and CEO Jennifer Stockard.

You can learn more about One Warm Coat at [onewarmcoat.org](http://onewarmcoat.org).

## How to Avoid Fees at the Credit Union

It's commonplace to find a variety of fees being charged at any financial institution. What makes Market USA different? We are committed to serving your best interests – and to helping you improve your financial health and reach your goals. With that in mind, we'd like to tell you how you can avoid certain fees and keep more money in your pocket!

- **Privilege Pay Fees** – Privilege Pay is designed to provide coverage in the event of an accidental overdraft. Should you choose to use it for an emergency cash need, we suggest writing a single check for the necessary funds, in order to minimize any fees that you incur. You can also apply for a Personal Line of Credit and use it as overdraft protection to avoid accessing Privilege Pay when overdrafts occur.
- **NSF & Overdrawn Fees** – Did you know that you can set up e-Alerts to notify you when your balance reaches a certain level? Use this feature to notify you when your balance is getting low, so that you can make a deposit and avoid any fees if necessary.
- **ATM Fees** – Avoid costly fees by using our ATM locator at [marketusafcu.com](http://marketusafcu.com) to find surcharge-free ATMs near you. Additionally, you can avoid fees by using your card to get cash back when making a

purchase. In addition to machine surcharges, Market USA charges a \$1 fee for ATM transactions. You can get 8 free transactions each month simply by signing up for Direct Deposit!

- **Club Account Excess Withdrawal Fees** – Our Holiday Club & Vacation Club accounts are designed to save for specific purposes, and as such, provide a limited number of withdrawals each year. If you think you'll need to access the funds more often, you can open a sub-savings account instead and avoid the excess withdrawal fees.
- **Regulation D Fees** – Savings accounts are not considered "transaction" accounts, and because of that, regulations limit the number of times you can complete certain types of transfers\* made from your savings accounts, to six transfers each month. If you exceed that limit, we charge a \$10 fee and send a warning letter regarding the activity. To avoid the fee, open one of our free checking accounts today! You can complete unlimited transactions at no charge, earn dividends, and sign up for convenient services such as e-Statements, e-Alerts, free Bill Pay, Mobile Deposits and more! To open a checking account today, log onto Internet Banking or contact our Member Service Center at 800-914-4268.

\*During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you will be charged a fee and your account will be subject to closure by the credit union.

# IMPORTANT INFORMATION ABOUT YOUR PRIVACY

## MARKET USA FEDERAL CREDIT UNION

### THE FACTS

**Why?** Financial companies choose how they share your information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your information. Please read this notice carefully to understand what we do.

**What?** The types of personal information that we collect and share depend on the product or service that you have with us. This information can include: (1) name and address; (2) Social Security number and income; (3) types of accounts that you have with us; (4) account balances and payment history; and (5) credit history.

**How?** All credit unions need to share members' personal information to run their everyday business – to process transactions, maintain accounts, and report to credit bureaus.

Below, we list the reasons that Market USA chooses to share and whether or not you can limit this sharing.

- For everyday purposes – to process your transactions, maintain your accounts and report to credit bureaus.
- For our marketing purposes – to offer our products and services to you.
- For joint marketing with other financial companies. We partner with non-affiliated financial companies to assist in offering and marketing various products on our behalf.

### HOW TO LIMIT INFORMATION SHARING

You can contact us at any time to limit our sharing. To opt out of ALL marketing, please contact us as follows:

- Phone: 301-586-3400
- Email: [memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com)
- Mail: Account Operations, Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723

### SHARING PRACTICES

**How does Market USA protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Market USA collect my information?** We collect information about you from the following sources: (1) information that we receive from you on applications or other forms; (2) information about your transactions with us; (3) information about your transactions with nonaffiliated third parties; and (4) information from a consumer reporting agency.

**Why can't I opt-out of all sharing?** Federal Law gives you the right to limit sharing only for: (1) sharing with affiliates for everyday business practices; (2) sharing with affiliates that market to you; and (3) sharing with non-affiliates to market to you. *Market USA allows you to opt out of all marketing by following the instructions outlined above.*

**What happens when I opt-out of sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on the account.

### DEFINITIONS

**Affiliate:** Financial or non-financial companies related by common ownership or control.

**Non-affiliates:** Financial or non-financial companies not related by common ownership or control.

**Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

**Questions? Contact us at 800-914-4268 or 301-586-3400.**

Note: When we use the words "we," "our," "us" and "Market USA," we mean Market USA FCU. When we use the words "you" and "your," we mean the following types of members: all members that have an ongoing relationship with us, such as a share account or loan account.

### Holiday Closings

Martin Luther King Jr. Day	January 15, 2018
Presidents Day	February 19, 2018

### Branch Offices

LAUREL 8871 Gorman Road, Suite 100, Laurel, MD 20723
LANDOVER 8200 Professional Place, #105, Landover, MD 20785
MAULDIN 201 BI-LO Boulevard, Greenville, SC 29607
To confirm branch hours, visit <a href="http://marketusafcu.com">marketusafcu.com</a> .

### Internet Banking/Bill Pay & eAlerts

Desktop and browser based mobile banking with eAlerts for balances & much more at [marketusafcu.com](http://marketusafcu.com).

### Mobile Banking with Mobile Check Deposit

Download the free app from your app store.

### Online Loan Application

Apply for auto, personal, credit card, home equity, 1st mortgages and more at [marketusafcu.com](http://marketusafcu.com).

### Market USA Car Buying Service

Powered by TrueCar

A hassle-free car buying experience that shows you what others paid, so you never overpay. Receive a Guaranteed Savings Certificate.

### Member Service Center

301-586-3400      800-914-4268 Option 3  
Hours: M/W/Th 8:30 am – 5:00 pm  
Tu 9:00 am – 5:00 pm  
Fri 8:30 am – 6:00 pm

[memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com)  
Secure contact form available at [marketusafcu.com](http://marketusafcu.com).

### HomeAdvantage

Earn a cash rebate (an average of \$1,500 in savings) when you use a HomeAdvantage real estate agent.

### e-Statements

Receive your statements earlier and more securely online. Enroll through Internet Banking.

### Direct Deposit Advantage

- Earn an additional **0.25%** on the standard APY for certificates (and another **0.10%** for e-statements).
- Receive a **0.50%** discount on the APR for most consumer loans, with Relationship Rewards.

### Person-to-Person Transfers (P2P)

Register for Bill Pay and begin using Popmoney to transfer and receive money using email address, mobile phone number or financial account information.

### Over 5,000 Shared Branches 30,000 Surcharge-Free ATMs

More surcharge-free ATMs than just about any bank, anywhere, are available through the CO-OP Network. To find shared branches and surcharge-free ATMs near you, visit [marketusafcu.com](http://marketusafcu.com).

### Loan Comparison Tool

To find out how much you could save by moving your loans to Market USA, visit [marketusafcu.com/lending/loantools.aspx](http://marketusafcu.com/lending/loantools.aspx).



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