

Fall

2015



Market News

Make the Season **Bright**

With our **Holiday Loan!**

Put some extra sparkle in the season with Market USA's budget-friendly Holiday Loan!

Rates as low as 7.14% APR* • 12-month term • Borrow up to \$3,000

Get a Holiday Loan now so you won't be snowed under by bills later on! To apply, visit marketusafcu.com, call **800-914-4268** or stop by a branch.

*Annual percentage rate current as of 10/1/15. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment, .10% discount for e-Statements, and an additional .50% for having a qualifying Rewards Relationship. To qualify for a Rewards Rate, you must have two of the following: direct deposit of at least \$500 per month into a Market USA checking account, a qualifying loan in good standing or new loan that includes: mortgage, home equity, auto, or active credit card (at least one transaction per month), or at least \$25,000 on deposit. Payments at 7.14% for 12 months are approximately \$86.81 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members. Limited-time offer.

Website Improvements Coming Soon!

We are improving our website in October in an effort to provide you with a better experience and easier navigation. We are adding drop-down menus for convenience, removing the side menus for less clutter, and optimizing the design so it will be readable from any device. **Marketusafcu.com** is your one-stop resource for the latest Credit Union news, special offers, convenient online services and much more!



Introducing Relationship Rewards

Get our best loan rate with Relationship Rewards! Receive a **.50% APR discount** when you have any two of the following relationships at Market USA:

- **Direct Deposit** of at least \$500 per month into a checking account.
- **A qualifying loan in good standing or new loan** that includes: mortgage, home equity, auto, or an active credit card (at least one transaction per month).
- **At least \$25,000** on deposit.

Plus, receive another **.25% discount** for automatic payment and a **.10% discount** when you sign up for e-statements – for **a total discount of .85% off the regular rate!**

Discounts do not apply to Credit Cards, Certificate & Share Secured Loans, Lines of Credit, Fresh Start, Home Equity Loans/ Lines of Credit and First Mortgages.

Market USA Welcomes Members of the American Consumer Council

We are excited to welcome the American Consumer Council (ACC) – Maryland and South Carolina Chapters – to our field of membership! This means that anyone who lives, works or worships in Maryland or South Carolina and joins one of these ACC chapters becomes eligible for Market USA membership. The ACC is a non-profit consumer education organization with over 165,000 members nationwide. The mission of the ACC is to educate consumers on the purchase and use of safe, reliable products and services. ACC also serves as a consumer advocate by supporting consumer rights, offering financial literacy workshops and promoting environmental protection. For more information, please visit americanconsumercouncil.org.



Tell your friends and neighbors who live, work or worship in Maryland or South Carolina that they can now join Market USA and receive all the great financial benefits that you enjoy here! Our membership application is available at marketusafcu.com.

Pick a Month and Skip a Payment on Your Loan!



Give your holiday shopping budget some breathing room with Skip-a-Pay! If you have an auto or personal loan, just visit marketusafcu.com, log onto Internet Banking, and click the "skip" tab beside the loan(s) you want to skip. It's that easy!

A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes Mortgage, Home Equity and Credit Card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be in good standing. Certain restrictions apply. Visit marketusafcu.com or call 301-586-3400 or 800-914-4268 for details.

Gain an Advantage with Our New Auto Express Check!



Shopping for a vehicle is easy and convenient with our Auto Express Check! Before visiting the dealer, be sure to contact us to apply for your low-rate auto loan. If you qualify, we will give you an Express Check that you can use to purchase your vehicle up to your pre-approved amount. This saves you time at the dealer, plus you'll be in a better position to negotiate! Your rate is guaranteed for 30 days and no interest accrues until you use the check.

Apply online at marketusafcu.com, call 800-914-4268 or stop by a branch.

Elements of Money Now Available



Elements of Money® is designed for members ages 13-17 and combines the financial products and services teens need with real-world educational resources. Our teen program offers an interactive website with financial articles, podcasts, videos and

learning modules, as well as a quarterly teen newsletter. Teens may enter a Facebook contest between October 15th and November 15th for a chance to win a \$250 Visa® gift card. Visit marketusafcu.com for details!

How to Foil a Fake Check Scam

Fake check scams cheat Americans out of \$1 billion each year, according to the Federal Trade Commission. Avoid becoming a victim by knowing what to watch out for:

- **Recognize** popular schemes such as lotteries and sweepstakes, family emergencies of someone you don't know, overpayment for something you sell in a classified ad or online, and work-at-home and mystery-shopper scams.
- **Never** deposit a check from someone and agree to wire a portion of the funds elsewhere.
- **Don't** agree to pay to claim a prize or grant, and avoid cashing checks and sending money back to an employer.

If you get a check that you're suspicious about, don't cash it. Report scams to the National Fraud Information Center/Internet Fraud Watch at fraud.org. For more information, visit fakechecks.org.



GM Credit Union Member Discount Program Suspended

The GM Credit Union Member Discount Program was suspended on Oct. 1, 2015. Members still have access to exclusive discounts on Sprint phone service, home security products, cash back from over 1,500 online retailers and much more through the Love My Credit Union Rewards program.

Visit marketusafcu.com for details.

We are closed on the following days in observance of holidays:

Columbus Day	October 12, 2015
Veterans Day	November 11, 2015
Thanksgiving Day	November 26, 2015
Christmas Day	December 25, 2015

For current loan/savings rates, visit us online at marketusafcu.com.

Branch Offices

LAUREL
8871 Gorman Road, Suite 100, Laurel, MD 20723

LANDOVER
8200 Professional Place, Suite 105
Landover, MD 20785

MAULDIN
201 BI-LO Boulevard, Greenville, SC 29607

To confirm branch hours, visit marketusafcu.com or call 301-586-3400 or 800-914-4268.

Internet Banking/Bill Pay

marketusafcu.com
Hours: Always open

Mobile Banking

Download the free app from your app store.

Over 5,000 Shared Branches

Shared Branch locations will display this logo:



Member Service Center

301-586-3400 800-914-4268 Option 3

Hours: M/W/F 8:30 am – 5:00 pm
 Tu 9:00 am – 5:00 pm
 Th 9:00 am – 6:30 pm

memberservices@marketusafcu.com

30,000 Surcharge-Free ATMs

Members have access to over 30,000 Surcharge-Free ATMs through the CO-OP and Alliance One Networks! Deposits may be made at select ATMs.

ATM/Branch Locator

To find shared branches and surcharge-free ATMs near you, visit our home page at marketusafcu.com.

Loan Saver

To find out how much you could save by moving your loans to Market USA, visit marketusafcu.com/loansaver.



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