

Spring
2015



Market News

You are invited to the



Annual Meeting

When: Friday, April 24th, 2015
6:30 pm: Light Refreshments
6:45 pm: Business Meeting

Where: Market USA Headquarters
8871 Gorman Rd, Suite 100, Laurel, MD 20723

As a member-owner of the credit union, you will hear a review of 2014 and find out what is in store for 2015. In addition to our regular door prizes, the name of every credit union member will be entered into a random drawing to win a \$250 deposit to their account. Light refreshments will be served at 6:30 pm and the meeting will begin at 6:45 pm.



**Join Us As
We Celebrate
Youth Month!**

Get them started on a lifetime of good financial habits with a \$10 bonus deposit!

In celebration of National Credit Union Youth Month, we will deposit \$10 into every new Dollar Dog Kids Club account opened in April for the first 300 members!* Our Dollar Dog Kids Club account is for children ages 12 and under and offers a special membership card, Dollar Dog web page with interactive and fun things to do, online financial tools designed to help children learn money management, and a yearly \$1 birthday deposit. To open an account, simply call 800-914-4268, stop by a branch or download the membership application at www.marketusafcu.com. Mail the application and a copy of your driver's license to: Member Services, Market USA FCU, 8871 Gorman Rd., Suite 100, Laurel, MD 20723. By starting the education process early, your children or grandchildren will be better equipped to make wise financial decisions in the future.

*Account must remain open for 90 days or you will forfeit the \$10 account credit.

Don't Get Caught in the High-Interest Trap!

Now is the time to break free from high-interest debt! Consolidate your costly loans into one low easy payment with our signature loan. This loan can also be used for those expenses that occur without warning, such as a car repair or tax bill, or to finance a special purchase.

Our signature loan offers rates as low as **8.99% APR*** and terms up to 5 years. Apply online or call 800-914-4268. **Hurry, this offer expires May 31, 2015!**

*Annual percentage rate current as of 4/1/15 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment and a .10% discount for e-statements. Payments at 8.99% APR for 12 months are approximately \$87.76 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members. Current Market USA loans are not eligible for this promotion. Offer available for a limited time only and subject to change without notice.



A Successful Holiday Toy Drive By Market USA with Giant Food

The credit union supported Giant Food with their 2014 Toys for Tots campaign. Giant Food of Landover and the Marine Toys for Tots Foundation worked together to support children in need during the holiday season. Bins were available at our Laurel and Landover locations to collect donations. Thank you to all our members who helped make our toy drive a success!

Pictured are, from left: Felis Andrade, Director of Marketing and Communications, Giant Food; Christopher Layne, Market USA's Landover Branch Manager; Lisa Richardson, Center Store Manager, Giant Food; and Beth Tattar, Human Resource Manager, Giant Food.

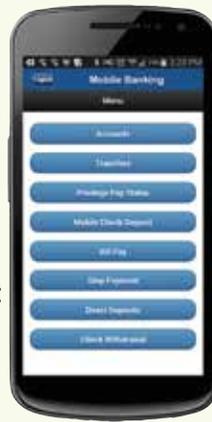
Simplify Your Life with Mobile Banking

We want you to be able to take us wherever you go! We make on-the-go banking easy with our mobile app featuring Mobile Check Deposit. You can check your account balance, transfer funds, deposit checks and more – right from your smartphone!

Don't have a smartphone yet or looking to upgrade? Sign up for the **Sprint Credit Union Member Discount** and you'll get a 10% discount on select regularly priced Sprint monthly service, waived activation fees on new lines and waived upgrade fees.

Market USA's mobile banking and the latest smartphone at a great price from Sprint – two ways we can simplify your life!

Visit www.marketusafcu.com to see our mobile banking options and begin simplifying your life today. Visit LoveMyCreditUnion.org/Sprint to find out how you can get the **Sprint Credit Union Member Discount**.



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

Memorial Day	May 25, 2015
Independence Day (observance)	July 3, 2015

For current loan/savings rates, visit us online at www.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 www.marketusafcu.com or call 301-586-3400 or 800-914-4268.

Internet Banking/Bill Pay

www.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

Telephone Banking

301-586-3450 800-764-4268

30,000 Surcharge-Free ATMs

All 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 www.marketusafcu.com.

Loan Saver

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

Auto Buying Resource

Apply for a Market USA loan right at the dealership! Visit www.marketusafcu.com and access the AutoSmart tab to find a dealer near you.

Protect Your Mobile Phone from Cybercriminals



If you're like millions of other people, you use your mobile phone to send text messages, check your e-mail, access your financial accounts and medical records, and to store data such as contact address lists and maybe even lists of passwords.

Unfortunately, many of us are not doing enough to protect those messages and information from web-based threats such as viruses and spyware, or the possibility of loss and theft. Take these precautions to keep the information on your smartphone out of the hands of cybercriminals:

- **Set up a PIN (personal identification number).** It's usually a four-digit password. Don't use common passwords such as your birthdate, mother's maiden name, or pet names. For iPhones, look in the General setting for a Passcode Lock. Android devices have a Location and Security option. If you have a BlackBerry, go to Options, then Security.
- **Use caution when downloading apps.** Use recognized sources only, such as Apple's App Store, Google's Play Store, and Amazon's Appstore. Regardless of the source, read reviews and scrutinize requested permissions before downloading an app.
- **Use a free security service.** Many smartphone makers have over-the-air backup, remote phone locating, remote phone locking, and data-erasing capabilities. Apple makes a free Find My iPhone app for iPhone 4 and later versions; for Androids and BlackBerries, try an app called Lookout.
- **Disable your browser's auto-fill feature.** Android and iPhone mobile Web browsers will remember your usernames and passwords for websites you visit often, making it easy for anyone who picks up your lost phone to log into your accounts.
- **Secure your passwords.** Take them out of your memos and contact list info, and get a password management app instead. BlackBerries have a built-in password organizer, called Password Keeper. Find it in the Applications menu. For other smartphones, check out password management apps such as PasswordWallet, 1Password, LastPass and SplashID.

These tips are about the device itself, but the No. 1 rule of security is to not connect to public Wi-Fi networks or networks you aren't familiar with to do important tasks. For example, don't check your Market USA accounts when connected to a public Wi-Fi network in a restaurant.



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