

Summer  
2015



# Market News

## Make Great Memories With Our Summer Loan!

Whether sightseeing in Seattle, rambling in Rome or just basking in the backyard – whatever your plans are this summer, we can provide the funds you need! Our Summer Loan offers rates as low as **7.99% APR\***, a 12-month term and up to \$3,000. Apply online at [www.marketusafcu.com](http://www.marketusafcu.com), at any branch or call 800-914-4268.

\*Annual Percentage Rate current as of 7/1/15. Rates are based on an evaluation of each applicant's credit. Rate includes a .25% discount for automatic payment and a .10% discount for e-Statements. Payments at 7.99% APR for 12 months are approximately \$87.45 per \$1,000 per month. Financing for qualified Market USA members.

### Great vehicles. Great selection. Great prices.

From July 1 – 31, 2015, we'll offer you Kelley Blue Book® Trade-In Value on your vehicle plus up to \$500.<sup>1</sup>



Call 800-914-4268 or visit [www.marketusafcu.com](http://www.marketusafcu.com) to get pre-approved today!

Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at [www.enterprisecarsales.com/marketusafcu](http://www.enterprisecarsales.com/marketusafcu)



<sup>1</sup>Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2015 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of up to \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid in MD, NM, OR, VA and Washington, D.C. Offer valid 7/1/15 – 7/31/15. No cash advances. Cannot be combined with any other offers. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. THE VALUE OF USED MOTOR VEHICLES VARIES WITH MILEAGE, USAGE, INCLUDED ACCESSORIES AND CONDITION. BOOK VALUES SHOULD BE CONSIDERED ESTIMATES ONLY. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales.

**Auto loans as low as 2.40% APR<sup>1</sup> • 60 days no payment<sup>2</sup>  
\$100 cash bonus<sup>3</sup>**

<sup>1</sup>Annual Percentage Rate current as of 7/1/15 and subject to change without notice. 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 .10% discount for e-Statements. Payments at 2.40% APR for 36 months are approximately \$28.85 per \$1,000 per month. <sup>2</sup>Interest begins accruing upon disbursement of the loan. Loans and deferred payments are subject to credit approval. Current Market USA loans are not eligible for this promotion. Certain restrictions apply. Ask for details. <sup>3</sup>Offer is for a limited time only. You must mention the promotional code: AL100 to receive the \$100 cash incentive with this offer. Loan amount must be \$10,000 or more with a term of at least 36 months. Auto loans currently financed through Market USA cannot be refinanced with this offer. Financing for qualified Market USA members.



## The Elements of Money™ Specially Designed for Teens

*"Mom, Dad ... can I borrow a few dollars until I get paid?"*

**Sound familiar?**

**Help is here ... introducing The Elements of Money**

*Financial education & services for members ages 13 to 17*

Financial experts agree that money habits are learned at a young age and last a lifetime.

That's why we're excited to

offer **The Elements of Money™** – a new program that combines the financial products and services teens need, with real-world educational resources. Teens can join "Elements" simply by opening a credit union savings account with a \$5 minimum opening deposit. As a member, they'll learn to navigate through the world of personal finance, as well as learn valuable lessons in saving money. Our new program offers:

- ★ Interactive website just for teens
- ★ Online financial articles, podcasts, blog and videos
- ★ Quarterly teen newsletter
- ★ "Tweet for College" Scholarship



We encourage you to help your teen take the first step toward financial independence by establishing membership. Visit us online, call 800-914-4268 or stop by our office for a youth account application.

# Introducing Our New and Improved Visa Platinum with Rewards



One of the best credit cards around just got even better! Our Visa® Platinum with Rewards still offers no annual fee, no balance transfer fee, a low **3.90%** introductory APR\* for 6 months and a low rate thereafter. Now our Rewards card offers so much more, including:

- Cash back options
- Bonus points for first use, birthdays and balance transfers
- Additional points at select merchants
- Members in the same household can combine points to redeem a reward

Get rewarded by earning one point for every dollar spent and redeem for hotel stays, vacations, air travel, merchandise, and more. Apply online, over the phone at 800-914-4268 or at a branch.

\*Annual Percentage Rate (APR) effective 7/1/15 and subject to change. 3.90% introductory APR valid for six months from initial card issuance. Thereafter, the variable rate will be between 10.25% - 18%. The APR is calculated as Prime + a margin between 7.00% - 16.00%. Prime is currently 3.25%. Actual rate may vary and is based on an evaluation of applicant's credit.

## Looking for a Mortgage with a Low Down Payment?

We offer a mortgage with one of the lowest down payment requirements around – at just 3%!\* Our President's ARM includes this money-saving feature plus a variety of terms to choose from. We also offer additional mortgage programs including FHA, VA, reverse mortgages and more. Contact a mortgage consultant at 571-328-5036 or visit our mortgage page at [www.marketusafcu.com](http://www.marketusafcu.com) for details.



## HomeAdvantage™ – The Only Resource You Need To Buy or Sell Your Home

Buying a home is one of the most important financial decisions you'll make. We make it easier with HomeAdvantage™. Powered by CU Realty Services, this easy-to-use program can help you

connect to the information and expertise you'll need to help make finding and purchasing your next home a dream come true. This program is absolutely free and can help you search for a home, find an agent, earn a rebate (the average is over \$1,500), get listing alerts, research neighborhoods, schools, crime rates and more! Visit our website to register online – it's quick and easy!

\*Certain restrictions apply. Contact our mortgage department for details.

## CCCS Is Now Guidewell Financial Solutions

Our partner, Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCS), has changed its name to Guidewell Financial Solutions. While the name and logo have changed, the mission and management of the company remain the same. Their new name is part of a new brand that communicates their unique and caring approach to guiding clients toward financial health.



Since 1966, Guidewell Financial Solutions has helped thousands of people just like you on the journey to financial freedom. They help people of all ages find ways to be financially stable. Expert financial counselors give you the knowledge, tools, advice and support you need to be financially independent – now and in the future. Counselors can work with you in person, on the phone, online and at community education events to show you how to take charge of your finances. For more information, visit our website or call 800-642-2227.

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

Independence Day (observance)	July 3, 2015
Labor Day	Sept. 7, 2015

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

### Internet Banking/Bill Pay

[www.marketusafcu.com](http://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](mailto: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](http://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](http://www.marketusafcu.com/loansaver).

### Auto Buying Resource

Apply for a Market USA loan right at the dealership! Visit [www.marketusafcu.com](http://www.marketusafcu.com) and access the AutoSmart tab to find a dealer near you.



Federally Insured by NCUA



Financial Solutions For Life

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