

Fall
2023



Market News

We're Taking Your Digital Banking Experience With Us to New Heights!

Exciting news! As part of our ongoing commitment to providing you with the best financial services and modern banking solutions, we will be upgrading our systems to include new digital banking, a new statement design, and other enhancements – coming in February 2024!

We understand the increasing importance of digital banking in our fast-paced world, and our new digital banking platform will bring a variety of new features, making banking with us even more seamless and user-friendly.

The launch of our new digital banking platform is designed with your best interests in mind and will significantly elevate your overall banking experience with us.

We look forward to sharing more updates soon. Rest assured; we are committed to making this transition as smooth as possible for you. Stay tuned for further announcements and be prepared to explore a new era of banking with us.



New Website Coming Soon!

We are thrilled to announce that we will be launching a new website this fall! As part of our continuous commitment to providing exceptional service, we are working diligently to launch a redesigned website that will offer a seamless and user-friendly experience. We understand the importance of accessibility and ease of navigation, which is why our new website will offer an updated user experience and enhanced functionality. Stay tuned for more updates as we get closer to the launch date!

Online Chat Now Available

When you need assistance, we're just a click away! We now offer the speed and convenience of chatting online with a friendly member service representative. We know that trying to describe and explain something over the phone can be challenging sometimes, so we also offer the ability to add on-screen assistance. You can request to co-browse with our team. Our friendly representatives can show you how to do what you came to do on-screen – with less effort, in a shorter time, and with greater clarity.

Online chat is available:
Monday through Friday, 9:00 am – 5:00 pm
(subject to representative availability).



Gift Yourself a Stress-Free Holiday Season!

Get the cash you need to pay for all of your holiday spending. From gifts and food to parties and travel, there are a lot of costs that come along with the holiday season. Keep your savings and get a **Holiday Loan** to cover expected (and unexpected) expenses today.

- Rates as low as **8.49% APR***
- 12-month term
- Borrow up to **\$5,000**



Apply online at
marketusafcu.com
or call **301-586-3400**.

*Annual Percentage Rate current as of 10/1/23. Offer available until 2/28/24. 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% discount 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 8.49% APR for 12 months are approximately \$87.53 per \$1,000 per month. Financing for qualified Market USA members.

A Reminder to Never Share Online Banking Credentials

At Market USA, your financial security is our top priority. In an era where cyber threats continue to evolve, it is important to remain informed about potential risks. Criminals use deceptive tactics to gain unauthorized access to personal information, including your online banking login credentials. By posing as representatives of financial institutions, scammers may try to trick you into providing this information, rendering you vulnerable to identity theft and financial fraud.

The following guidelines can help you identify and avoid falling victim to these scams:

- 1. Be aware of impersonators:** Remember, we will never contact you directly via phone or email asking for your online banking username or password. If you are asked for this information, treat it as suspicious and immediately report it to us.
- 2. Practice phone safety:** If you receive a call claiming to be from Market USA requesting your online banking credentials, do not disclose any personal information. Instead,

hang up and report it to our Member Service Center through our Secure Contact Form at marketusafcu.com or by calling 301-586-3400.

3. Beware of phishing emails: Be cautious of emails that seem to come from Market USA and request your online banking credentials. Authentic communications from us will never ask for this information. If you receive such an email, do not click on any links or provide any sensitive information and delete it immediately.

4. Choose strong and unique passwords: Create complex passwords that are difficult to guess, and avoid using the same password across multiple platforms. It is recommended to use a combination of uppercase and lowercase letters, numbers, and special characters. Regularly update your passwords as an additional security measure.

By following these proactive measures, you greatly diminish the chances of falling prey to financial fraud and scams. Always remember, staying vigilant is your most powerful tool in safeguarding your financial security.

Give Yourself Some Credit – Without Adding Any Debt

You can raise your credit score, hike your credit limit, and still save money. Join us for this free webinar, offered through our financial education partner, KOFE (Knowledge of Financial Education).

In this webinar, you'll learn:

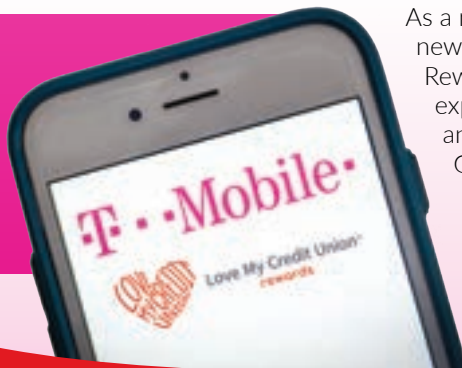
- Why most people misunderstand their credit score
- How you can painlessly and easily raise your score
- Where to find expert advice on eliminating debt – at no cost

When: Wednesday, October 11th at 1:00 pm

Visit marketusafcu.com to register today!



New T-Mobile Member Benefit Available Now!



As a member of Market USA, you'll receive \$50 for each new line you activate through Love My Credit Union Rewards. Plus, as a T-Mobile customer, you get to experience America's largest and fastest 5G network and you can enjoy amazing benefits available with Go5G Plus and Go5G Next plans.

Call **877-520-1160** today to get the credit union member offer or visit marketusafcu.com.

After rebate via virtual prepaid card when you port-in a new voice line on a qualifying plan.



Federally Insured
by NCUA



Holiday Closings

Indigenous Peoples' Day	October 9, 2023
Veterans Day	November 10, 2023
Thanksgiving Day	November 23, 2023
Christmas Day	December 25, 2023
New Year's Day	January 1, 2024

Branch Offices

LAUREL: 8871 Gorman Road, Suite 100, Laurel, MD 20723
MAULDIN: 201 Bi-Lo Boulevard, Greenville, SC 29607
To confirm branch hours, visit marketusafcu.com.

Online Banking/Bill Pay & eAlerts

Desktop and browser based mobile banking with eAlerts for balances & much more at marketusafcu.com.

Mobile Banking with Mobile Check Deposit

Download the free app from your app store to enjoy all of the features of Online Banking plus Mobile Check Deposit.

Online Loan Application

Apply for auto, personal, credit card, home equity, 1st mortgages and more at marketusafcu.com.

Market USA Car Buying Service

It's never been easier or more convenient to find your next car. Go to marketusafcu.com for more information on TrueCar.

Member Service Center

Call or text Monday - Friday: 9:00 am - 5:00 pm
301-586-3400 • 800-914-4268 Option 4
memberservices@marketusafcu.com
Secure contact form available at marketusafcu.com, in our Mobile App and Online Banking.

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 Online Banking.

Direct Deposit Advantage

- Earn an additional **0.25%** on the standard APY on eligible certificates (and another **0.10%** for e-statements).

Relationship Rewards

- Receive a **0.50%** discount on the APR for most consumer loans with Relationship Rewards.

To receive 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.

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.

Loan Comparison Tool

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