

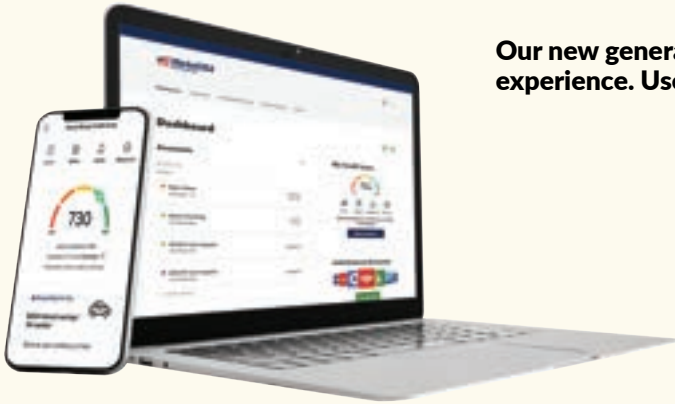
Spring
2024





Market News


Optimize Your Finances with Our New Financial Wellness Features


Our new generation digital banking platform focuses on enhancing your banking experience. Use robust new features and tools to easily manage your finances.



 **User-Friendly Design:** Our new platform offers a modern and intuitive interface, making it easier for you to navigate and manage your finances. It provides all the tools you need to achieve your financial goals.

 **Expanded Alerts:** Stay informed about your account and card activity with our expanded alerts feature. Customize notifications for various transactions and account actions, and receive alerts via email, text, and/or push notifications

 **Enhanced Security – Control Over Two-Factor Authentication** - Requires that a code be sent to you for each online banking log-in. Third party authentication apps may be used. Also, under the Alerts section, you can opt to receive an alert anytime online banking or the app is accessed.

 **Account Aggregation:** Gain a comprehensive view of your financial landscape by linking external accounts to your digital banking profile. Monitor spending patterns and track transactions from external accounts for a complete financial overview.



Free Credit Report Monitoring & Personalized Tips:

Effortlessly monitor your credit health with our free credit report monitoring tool. Get regular updates, personalized tips to boost your credit score, and use our credit score simulator to explore potential score changes.



Financial Checkup: Assess your financial health with our comprehensive checkup feature. Answer simple questions about your finances to receive a personalized financial health score and tailored recommendations to achieve your financial goals.



Track Expenses: Effortlessly categorize and monitor expenses for better budgeting. Use filters to customize expense tracking for current and recurring expenses, ensuring a clear overview of your spending habits.



Savings Goals Tracking: Take control of your savings journey by setting and tracking goals. Visualize progress and stay motivated with automatic transfers and deadline reminders, helping you achieve your financial objectives effectively.

To explore our next generation digital banking, simply log into Online Banking or download the latest version of our mobile app from your app store today by scanning below:



Apple Store



Google Play

New Website Coming Soon!

This spring, get ready for an exciting website upgrade! Our team is hard at work crafting a redesigned website to elevate your browsing experience. With improved accessibility and user-friendly features, navigating our new site will be a breeze. Keep an eye out for more updates as we near the launch!

Your Presence is Requested
at the



Financial Solutions For Life

Annual Business Meeting

When: Friday, April 26, 2024
5:30 pm Light Refreshments
5:45 pm Business Meeting

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

As a member-owner of the credit union, you will hear a review of 2023 and find out what is in store for 2024. 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.

Making a Difference in Our Community



Pictured left to right: Ydalia, Elizabeth House volunteer and Kevin Somerville, MUSA Vice President of Business Development

A heartfelt **THANK YOU** to all our amazing members and staff for your generous contributions to our Third Annual Food Drive for Elizabeth House! Together, we've made a tremendous impact on our community, spreading nourishment to those in need. Your kindness and generosity truly make a difference.

Elizabeth House is an all-volunteer organization that works tirelessly to fight hunger and poverty in our community. They rely on donations and volunteers to keep their doors open and their shelves stocked. If you want to learn more, please visit their website at www.fishoflaurel.org.

The Importance of Being Financially Fit

Being financially fit is crucial for a well-balanced, stress-free life. Here's why (and how):

Expand your financial knowledge

Read personal finance books and blogs, attend seminars and be aware of the evolving state of the economy. This enables you to make money decisions from a position of knowledge and power.

Stick to a budget

Tracking monthly expenses is key to financial health. Be careful to set aside money from your monthly income for all fixed and discretionary expenses, and to stay within budget for each spending category.

Minimize debt

Pay down debt and seek to live debt-free. Constant budgeting, ongoing financial education and planning ahead will enable you to make it through the month, and through unexpected expenses, without spiraling into debt.

Prioritize savings

This will allow you to think ahead and build a comfortable nest egg or emergency fund. In turn, having a robust safety net means sleeping better at night knowing there's money available to cover unexpected expenses.

Maintain awareness

Know exactly how much money you owe, the accumulated value of your assets and the complete sum of your fixed and fluctuating expenses. This awareness takes the stress out of money management, allowing you to make better financial choices.



Maintain a healthy credit score

An excellent credit history and score are crucial factors to long-term financial health. Be careful to pay bills on time, hold onto credit cards for a while and to keep credit utilization low. This can help you qualify for long-term loans with favorable interest rates, which saves you money for years to come.

Create concrete financial goals

Set long-term and short-term financial goals. This enables you to keep your focus on the big picture when making everyday money choices and will empower you to realize your financial dreams.

Achieve financial independence

By sticking to a budget, prioritizing savings and maintaining an awareness of your finances, you will be strong, secure and completely independent.

Be sure to take advantage of all our financial wellness features within digital banking. Simply log in or enroll at marketusafcu.com or our Mobile App today!

Holiday Closings

Memorial Day	May 27, 2024
Juneteenth (National Independence Day)	June 19, 2024
Independence Day	July 4, 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 & Alerts

Desktop and browser based mobile banking with Alerts 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.

Savvy Money

Free, comprehensive credit score program within Online Banking and our Mobile App, offering your latest score, report, and insights into key factors affecting it.

Online Loan Application

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

Member Service Center

301-586-3400 • Mon - Fri: 9:00 am - 5:00 pm
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.

eStatements

Receive your statements earlier and more securely online. Enroll through Online Banking or our Mobile App.

Direct Deposit Advantage

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

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 eStatements 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.



Federally Insured
by NCUA



Financial Solutions For Life