

Summer
2023



Market News

Escape the Ordinary with Our Summer Loan

Want to broaden your horizons this summer? Whether you want to take that dream vacation, tackle a long-awaited project, or improve your cash flow, our **Summer Loan** can help you get the money you need.

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

Apply online, at a Market USA branch or call **301-586-3400**.


*Annual Percentage Rate current as of 6/1/23. Offer available until 9/30/23. 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 \$87.77 per \$1,000 per month. Financing for qualified Market USA members.

Lock in a Great Rate!

Discover the key to financial security and maximize your savings with our **4.75% APY* Share Certificate Special**.

- \$500 minimum deposit
- Regular and IRA certificates available
- Deposits federally insured to at least \$250,000

Other rates and terms available. This is a limited time offer, so open a certificate today!

 **Use our Mobile App/Online Banking.** Log in and click "Open an Account". You can easily transfer funds from accounts at other institutions. Visit our Transfers page for details.

 **Call 301-586-3400**

 **Stop by a branch**

*APY (Annual Percentage Yield) effective as of 6/1/23. Offer available for a limited time only and subject to change without notice. Requirement to earn APY: activated e-Statements. 4.66% APY without e-Statements. Minimum deposit of \$500 required to earn stated APY. Certificate is only valid for a single 10-month term. Certificate will auto renew to a standard 12-month term. A withdrawal of dividends or the occurrence of fees could reduce earnings. Early withdrawal penalties may apply. Cannot be combined with any other offers or promotions.

Take the Summer Off (From Your Loan Payments)!

Free up funds for summer fun and enjoy the season a little more with our **Skip-A-Pay program**. Simply log into our Mobile App/Online Banking, click Skip-a-Pay from the menu, and choose the loan you want to skip – either your auto or signature loan. You can also download the Skip-A-Pay form at marketusafcu.com (under Services, Select a Form) and either fax it to 866-262-1773 or mail to: Market USA FCU, 8871 Gorman Rd, Suite 100, Laurel, MD 20723.

A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes lines of credit, mortgage, home equity, Fresh Start Loans, and credit card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be open for at least 90 days and in good standing. Certain restrictions apply. Call for details.



Increase Your Earning Power with Our Free VIP Accounts

High-Rate VIP Checking Account

We've got one of the best checking accounts around! Not only will you earn up to **4.50% APY¹**, it offers a variety of features and benefits that make your money work harder:

- No minimum balance requirements
- No monthly maintenance fees
- Access to over 30,000 surcharge-free ATMs and 5,000 shared branches²
- Initial check order free with direct deposit³
- And so much more!

High-Rate VIP Savings Account

Earn **2.50% APY⁴** on balances of \$25,000 or more! A VIP Checking account is required and must meet the Gold or Platinum tier criteria to earn this rate.

Open a VIP Checking and/or Savings Account by logging into Online Banking or our Mobile App and clicking on "New Account," calling **301-586-3400** or stopping by a branch.

¹Annual Percentage Yield current as of 6/1/23 and subject to change. VIP checking requirement to earn APY: (1) enrollment in e-Statements; (2) monthly direct deposit of at least \$500; direct deposit from a single source cannot be used to meet the requirement for multiple accounts; and (3) 15 Visa Debit Card purchases per month for Platinum tier; 12 Visa Debit Card transactions for Gold tier which earns 2.01% APY; minimum purchase, \$5; purchase returns will reduce your number of transactions; multiple transactions of the same amount, on the same day, may cause your transactions to post manually, which will not count towards the qualification limits. All Visa debit purchases must be posted to the account by close of business on the last business day of the month to qualify. APY applies to balances through \$15,000; balances above \$15,000 earn the prevailing rate paid on standard checking accounts. One account per member/SSN. Checking accounts subject to eligibility. ²Services depend on location. Shared branch access will be enabled 30 days after your membership is opened. ³Signature style checks only. ⁴Annual Percentage Yield (APY) current as of 6/1/23 and subject to change. VIP Savings requirement to earn APY: (1) an active VIP Checking Account and (2) qualifications met for the VIP Checking Gold or Platinum tier. APY applies to balances up to \$25,000; balances above \$25,000 will earn the top tier main share savings rate. If high-rate VIP Checking criteria is not met, rate earned will be the bottom tier main share savings rate.

Back-to-School Shopping Webinar: A Class in Saving Cash

Don't go into debt buying clothes, supplies and tech items. Join us for a free webinar, offered through our financial education partner, KOFE (Knowledge of Financial Education).

In this webinar, you'll learn:

- Which days are the very best for buying school supplies
- How to use easy and secure technology to buy online for less
- Why you can save money by letting your children help you

When: **Wednesday, July 12th at 1:00 pm** • Register today at marketusafcu.com.



Member Savings and Cash Reward on Spectrum mobile™

Switch, Save, and Get Cash Rewards for each new mobile line activated with Spectrum and get the best of both worlds with internet and mobile together.

You can save big when you switch and get the best in mobile service with access to nationwide 5G. And when you are on the go, you can stay connected anytime with nationwide Wi-Fi at no extra cost.

PLUS, credit union members can get an **exclusive \$50 CASH Reward** from Love My Credit Union Rewards for **each new mobile line** you activate with Spectrum.

Visit marketusafcu.com or call **833-804-3916** to get this special member offer.

Why Does Your Credit Score Matter?

Your credit score is an indicator of your financial wellness and responsibility. Below, please find out how it is calculated, why it matters and steps to improve your score.

How is my credit score calculated?

The three major credit bureaus in the U.S. collect and share information on a person's credit usage with potential lenders and financial institutions. The scoring models they use look at the following factors when calculating credit scores:

- **Credit history length:** Longer credit history positively impacts your score.
- **Timely bill payments:** Consistently paying bills on time is crucial.
- **Debt-to-credit ratio:** Maintaining a healthy balance between debt and available credit is key.
- **Credit diversity:** Having different types of credit can be beneficial.
- **Debt trajectory:** Reducing existing debt is favorable.
- **Credit card usage:** Having multiple active credit cards is advised.

Why does my credit score matter?

- **Loan eligibility:** Lenders use your score to determine loan approval.
- **Loan interest rates:** A higher score can secure lower interest rates, saving you money.
- **Employment:** Employers may check credit reports during the hiring process.
- **Renting:** Landlords often review credit checks before signing a lease agreement.
- **Insurance coverage:** Insurers assess credit when providing coverage.

How can I improve my credit score?

- **Timely payments.** If paying on time is a challenge, consider automatic payments.
- **Pay more than the minimum payment on credit cards.** This shows you're working on paying down your debt.
- **Make early payments:** More of your money will go toward your outstanding balance instead of toward interest.
- **Resolve medical bills.** These can significantly drag down your credit score.
- **Consider debt consolidation or low-rate loans.** If you're paying interest on multiple debts each month, you may benefit from transferring your debt to a Market USA Visa Platinum Credit Card that offers an introductory 0% APR* for six months or applying for a low-rate Signature Loan.

*0% introductory APR valid for 6 months from initial card issuance. Thereafter, the variable rate will be between 14.25% and 18.00%. The APR is calculated as Prime + a margin between 6.00% and 16.00%. Prime is 8.25% as of 5/3/23. Actual rate may vary and is based on an evaluation of applicant's credit.



Holiday Closings

Labor Day September 4, 2023

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.

Person-to-Person Transfers (P2P)

With the PopMoney feature available within Bill Pay in Online and Mobile Banking, you can send money to anyone, anywhere, using only an email address or mobile phone number.

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.



Federally Insured
by NCUA

