

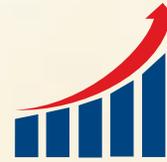
Fall
2017



Market News

Our Free VIP Checking Account Is Now Even Better!

Great news! We recently increased the dividend rates on our VIP Checking Account.



Platinum Tier: 3.01% APY* **Gold Tier: 2.01% APY***

In addition to offering one of the best rates in the nation, this account features no monthly maintenance fees, no minimum balance requirements, access to over 30,000 surcharge-free ATMs, and much more. Visit marketusafcu.com to learn about all the other great benefits our VIP Checking account offers. Open an account today by visiting our website, calling 800-914-4268 or stopping by a branch. Online banking users may also open a checking account by clicking the "Open New Account" button after logging in.

*Annual Percentage Yield current as of 10/1/17 and subject to change. VIP Checking requirements to earn APY: (a) Enrollment in e-Statements; (b) monthly Direct Deposit of at least \$500; direct deposit from a single source cannot be used to meet the requirement for multiple accounts; (c) 12 Visa Debit Card Purchases per month; minimum purchase \$5.00; purchases must be posted to the account by close of business on the last business day of the month; 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; (d) Platinum Tier only: 3 bill payments per month; bill payments must be posted to the account by close of business on the last business day of the month, must be at least \$20 each, and may NOT be made payable to Market USA FCU or to any non-business payee. Splitting a single bill into three payments does not qualify. Bill payments must be sent electronically to count towards the qualification requirement.

A Great Way to Make the Holidays Brighter

Bring on the holiday cheer with a low-rate **Holiday Loan** from Market USA. Use the funds for gifts, entertainment, travel ... it's your choice! Happy holidays to you and your family!

❄️ Rates as low as **7.49% APR*** ❄️ 12-month term ❄️ Borrow up to **\$3,000**

Apply online at marketusafcu.com, call 800-914-4268 or stop by a branch.

*Annual Percentage Rate current as of 10/1/17. Offer available until 2/28/18. 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 7.49% APR for 12 months are approximately \$87.06 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.

Including
Saturday
Hours!

New Landover Branch Hours

We changed our hours to better serve you at the Landover Branch, located at 8200 Professional Place, Suite 105, Landover, MD 20785.

Monday 9:00 – 4:00	Thursday 9:00 – 1:00
Tuesday 9:00 – 4:00	Friday 9:00 – 4:00
Wed 9:00 – 4:00	Saturday 9:00 – 12:00

In addition, Laurel Branch hours have changed on Tuesdays, to 9:00 am – 1:00 pm. This branch is located at 8871 Gorman Rd., Suite 100, Laurel, MD 20723.

Skip a Payment & Enjoy the Season!

Take a break from bills this busy season with Skip-a-Pay! Visit marketusafcu.com, log onto Internet Banking and click the "skip" tab beside the auto or personal loan you want to skip.



A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes Mortgage, Home Equity and Credit Card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be in good standing. Two skips allowed per year. Certain restrictions apply. Visit marketusafcu.com or call 800-914-4268 for details.

DOLLAR DOG KIDS CLUB MAKES SAVING FUN

Our Dollar Dog Kids Club, for youngsters up to age 12, teaches children the importance of saving money while having some fun, too! Kids can enter to win great prizes and get special gifts when they stop by the branch to make deposits into their account. Here are just a few of the membership benefits:

- Official club membership card
- Dividend-earning savings account
- Doghouse Savings Bank that your child can customize and color
- A special yearly birthday card from Dollar Dog with a \$1 deposit
- Interactive website with club activities, online games and educational articles
- And more!



Your child will earn a Dollar Dog coin when he or she stops by the branch to make a deposit of \$5 or more. Once your young saver has collected 5 coins, they can be turned in for prizes (prizes change quarterly).

Open a Dollar Dog savings account for your child today! Stop by a branch, call 800-914-4268 or download our membership application at marketusafcu.com and mail it with at least \$5 to: Market USA FCU: 8871 Gorman Rd., Suite 100, Laurel, MD 20723.

EQUIFAX

Everything You Need to Know About the Equifax Breach

Equifax, one of the nation's three major credit reporting agencies, reported in September a massive data breach lasting several months, in which 143 million Americans may have had their personal information exposed. Here at Market USA, we're ready to help by providing you with clear instructions on some steps you can take to protect your identity.

1) Find out if your information was exposed.

Visit equifaxsecurity2017.com and click on the "Potential Impact" tab. Enter your last name along with the last six digits of your Social Security number to find out if you've been affected. You'll also find easy access to frequently asked questions about the breach on the Equifax site.

2) Sign up for free protective services.

All U.S. consumers are being offered a year of complimentary credit monitoring and other services through Equifax's TrustedID product. Sign up through the Equifax website.

3) Place a credit freeze and/or a fraud alert on your files.

If your information has been exposed, consider placing a credit freeze on your record at the three major credit bureaus (Equifax, Experian and TransUnion). This will make it more difficult for someone to open a new account in your name, though it won't stop a thief from making charges to your existing accounts. Or, instead of a freeze, you can place a fraud alert on your files, warning creditors that you may have been victimized by identity theft. This alerts them to verify if someone seeking credit in your name is really you. A fraud alert expires after 90 days; you have the option to place another fraud alert at expiration.

Even if your information was not exposed by the breach, it's always a good idea to monitor your credit card and financial accounts for charges you don't recognize. Visit annualcreditreport.com and follow instructions there to obtain free credit reports.

4) File your taxes early.

If your Social Security number was accessed in the Equifax breach, it's best to file your taxes as soon as you possibly can to avoid refund theft come tax time.

Holiday Closings

Columbus Day	October 9, 2017
Veterans Day	November 11, 2017
Thanksgiving Day	November 23, 2017
Christmas Day	December 25, 2017

Branch Offices

LAUREL 8871 Gorman Road, Suite 100, Laurel, MD 20723
LANDOVER 8200 Professional Place, #105, Landover, MD 20785
MAULDIN 201 BI-LO Boulevard, Greenville, SC 29607
To confirm branch hours, visit marketusafcu.com .

Internet 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.

Online Loan Application

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

Market USA Car Buying Service

Powered by TrueCar

A hassle-free car buying experience that shows you what other paid, so you never overpay. Receive a Guaranteed Savings Certificate.

Member Service Center

301-586-3400	800-914-4268 Option 3
Hours:	M/W/Th 8:30 am – 5:00 pm
	Tu 9:00 am – 5:00 pm
	Fri 8:30 am – 6:00 pm
memberservices@marketusafcu.com	
Secure contact form available at marketusafcu.com .	

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 Internet Banking.

Direct Deposit Advantage

- Earn an additional **0.25%** on the standard APY for certificates (and another **0.10%** for e-statements).
- Receive a **0.50%** discount on the APR for most consumer loans (see Rewards Rate info).

Person-to-Person Transfers (P2P)

Register for Bill Pay and begin using Popmoney to transfer and receive money using email address, mobile phone number or financial account information.

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.



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