

Summer
2018



Market News

Catch a Wave ... of Summer Fun!

Apply for our low-rate Summer Loan, then relax and enjoy a beach trip, a family reunion...or just about any other summertime plans!

As low as **7.59% APR*** • Up to **\$3,000** • **12-month term**

Apply online at marketusafcu.com, at any branch or call 800-914-4268.

*Annual Percentage Rate current as of 6/1/18. Offer available until 9/30/18. 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 7.59% APR for 12 months are approximately \$87.04 per \$1,000 per month. Financing for qualified Market USA members.

NEW!

Quick Pay: Pay Loans Online with Your Bank Card

You can now make real-time online payments using your bank card. Simply follow the easy prompts to submit your payment today! There is a nominal fee for this service. Quick Pay phone payments are also available (an additional convenience fee will apply).



For information on the additional options for making your loan payments, please visit "Ways to Pay Your Loan" under the Lending tab at marketusafcu.com.

Cutting Expenses? Our Loan Comparison Tools Can Help!

Our online Loan Comparison Tools can show you how much less you could pay monthly by moving your loan(s) to Market USA. Simply choose a payment that works for you with our Auto or Personal Loan Comparison Tools. You can easily customize your payment by moving the bar to extend your term. With our Credit Card Comparison Tool, you can see how switching to Market USA could lower your costs. Once you enter your current loan information, you'll be able to instantly view your potential savings.



Save a Trip to the Branch or ATM with Mobile Check Deposit

If you have a Market USA checking account,* you can deposit your check right through your smartphone, Kindle or other mobile device. Mobile Check Deposit is available through our Mobile Banking app (must be enrolled in Internet Banking).

- Log in to Mobile Banking
- Choose Mobile Check Deposit
- Select Make a Deposit
- Enter your check information
- Endorse the check
- Write **"Check # (insert number) for e-deposit only at Market USA"** under your signature
- Snap a picture of the front and back
- Submit



It's that easy! You will receive an email once your account has been credited. If you don't currently have Internet Banking, you can enroll online at marketusafcu.com. Then download our Mobile Banking app to take advantage of Mobile Check Deposit.

*Membership must be established for at least 90 days; checking account must be opened for at least 30 days; account must be in good standing; primary account holder must be at least 13 years of age. Additional restrictions apply. Ask us for details.



Attention Teens! Enter the I Spy a Summer Savings Contest for a Chance to Win \$250

Offered Through Our Elements of Money Teen Program

Don't miss your chance to enter our Elements of Money photo contest for a chance to win \$250! The I Spy a Summer Savings Contest will start in mid-July, and you can enter by simply posting your pic of inexpensive summer fun on Instagram. More details coming soon to marketusafcu.com.

Debit Card Safety: It Pays to Think Twice Before You Swipe

How do you pay for your purchases? It may be instinctive for you to pull out your debit card, but this may not be the safest way to pay. Here are 5 purchasing scenarios to carefully consider before using your debit card:



- 1) At the pump.** Card skimmers at gas stations are on the rise. By using your credit card instead of your debit card, you'll have an added layer of protection against fraud. You can also choose to use cash and avoid the risk of getting skimmed altogether.
- 2) At an isolated ATM.** ATMs in locations with very little security and sparse foot traffic are prime targets for hackers.
- 3) In an unfamiliar location.** When on vacation, think before you swipe. You don't know the area and you can't be certain which locations are to be trusted. You're better off paying with a credit card or with cash so your purchases have increased protection against fraud.
- 4) For large purchases.** If you're springing for a big-ticket item, use your credit card. It'll offer you additional rights in case the product doesn't turn out as you expected.
- 5) Restaurants.** When you hand a restaurant server your debit card at the end of a meal, they have more than enough time to also swipe your card info!

Look out for skimmers. Always use your debit card with caution. Check the payment processor for anything that looks out of place, such as a newer keypad on an older machine or a hard-to-use slot for your card. Don't forget to cover the pad with your hand when inputting your PIN.

CHANGE IN TERMS EFFECTIVE 7/15/2018: UPDATES TO ACCOUNT AGREEMENT – CELL PHONE COMMUNICATION. You must provide us a phone number to discuss your accounts with us. If you provide a cell phone number, Market USA has your permission to contact you at that number about all your Market USA accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. You may stop receiving text messages at any time by contacting us with your request, at 800-914-4268, 301-586-3400, or memberservices@marketusafcu.com.



Federally Insured
by NCUA



Financial Solutions For Life

Holiday Closings

Independence Day	Wednesday, July 4
Labor Day	Monday, Sept. 3

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 others 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, with Relationship Rewards.

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.