

Winter
2019



Market News

Switch to Our New, Improved Online Services! Classic Internet & Mobile Banking will be discontinued 2/12/19

Our new and improved Online and Mobile Banking launched this past summer and offers a more user-friendly experience and enhanced options. We continued to offer Classic Internet and Mobile Banking so members had time to get used to the new service; however, these will no longer be available starting Tuesday, February 12th.

Please make sure you have signed up for our new service through our home page at marketusafcu.com and download the new app from your app store before our classic versions are no longer available.

Many of the great features from our Classic Internet and Mobile Banking are available in our new service, including e-statements, mobile deposit, bill pay and more.

Our new Online and Mobile Banking offers enhanced options, including:

- The ability to see your accounts in one place, including joint accounts
- Transfer funds to other Market USA members
- Use the Mobile App's Quick Balance feature to view your balance without logging in
- Customization that allows you to hide, show and sort accounts the way you want
- The ability to send money to anyone, anywhere, using our integrated PayPal feature
- Conveniently sign in to our new Mobile App with just your fingerprint or eye scan – no password required!
- And more!

Tax Time Certificate Special!

Grow your tax refund with our Tax Time Certificate Special – available for a limited time only!

- **2.90% APY*** with e-Statements
- **2.80% APY*** without e-Statements
- 10-month term
- Deposit from \$500 - \$20,000



Get an even better rate!
3.15% APY* with Direct Deposit & e-Statements

Other great rates and terms are also available at marketusafcu.com. To open a certificate, download the certificate application from our home page (under Select a Form) and mail it with your deposit to Market USA FCU, 8871 Gorman Rd, Suite 100, Laurel, MD 20723, or stop by a branch.

*APY (Annual Percentage Yield) effective as of 1/1/19. Offer available for a limited time only and subject to change without notice. Minimum deposit of \$500 required to earn stated APY. Maximum deposit \$20,000. New money only. Requirement to earn 2.90% APY: activated e-Statements. 2.80% APY without e-Statements. 3.15% APY with Direct Deposit of at least \$500 per month and activated e-Statements. Certificate is only valid for a single 10-month term and 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. One certificate per Social Security number. Cannot be combined with any other offers or promotions.

Put a Little Away in a Club Account Each Payday A great way to save for special occasions!

There's an easy way to painlessly save for upcoming expenses, like vacations or the next holiday season: Open a Market USA Club Account!

- No minimum balance requirements
- No monthly maintenance fees
- Earns competitive dividends
- Conveniently save throughout the year with payroll deduction
- When your holiday or vacation nears, option to automatically transfer funds to the account of your choice



Start saving today by opening a Club Account through Online Banking or call Member Services at 800-914-4268.



Have a Question? Text Us!

You can now text Member Services at 301-586-3400 or Payment Solutions at 301-586-3401. We will respond as soon as possible during normal business hours. For your security, do not send sensitive information in text messages, such as your account number or Social Security number. Instead, you can send us a secure message through our new Online Banking or Mobile App if your message contains sensitive information. Please note that we will *never* ask for your account information through text. Message and data rates may apply.

Your Presence is Requested at the

MarketUSA Annual Business Meeting Federal Credit Union

When: Friday, April 26, 2019

5:30 pm Light Refreshments

5:45 pm Business Meeting

Where: Market USA FCU Headquarters

8871 Gorman Rd, Suite 100

Laurel, MD 20723

**Join us as the Chairperson of the Board of Directors and CEO/President
review our 2018 accomplishments and discuss our plans for 2019.**

2019 Election Notice

There are four vacancies on Market USA FCU's Board of Directors. The Nominating Committee has nominated the following members to fill the open Board positions:



Ricky Barnes

Ricky has been a Market USA Board Member since 2003 and served as Secretary from 2003-2004 and Treasurer from 2005-2006. He was a Board member of BI-LO Credit Association FCU from 1992-2003 and President from 1997-2003. Ricky was previously

the Director of Southeastern Transportation for C&S before retiring in December 2016.



John E. Latham

John has been a Market USA Board Member since 1999. He was employed by Giant-Landover/Ahold USA from 1983-2001 and is currently the Senior Director of Business Development with Topco Associates. He is a Marine Corps veteran and a

member of the Chesapeake High School Athletic Boosters. Education: University of Maryland, University College, Bachelor of Science, Business Management, and Master of Science, Management.



Gary Boozer

Gary has been a Market USA Board Member since 2003. He served as a Board Member of BI-LO Credit Association FCU from 1994-2003 and Secretary from 1994 -2002. He was also a Supervisory Committee Member from 1991-1994. Gary worked for

BI-LO for over 20 years, and was also a Manager for Ingle's Supermarket. He is currently an IT Application Specialist at Earth Fare, an organic supermarket. Education: Auburn University, B.S. Business/Management; Troy State, M.S. Human Resources.



Bill Stubbs

Bill has been a Market USA member for 23 years. With more than 34 years of experience in the human resources field, Bill currently serves as Vice President and Chief Human Resources Officer for Regional Management Corp. He previously was Senior Director

of Human Resources for BI-LO Supermarkets. He has conducted over 1,500 training seminars and workshops worldwide, and is active in many civic and nonprofit organizations. Education: Louisiana College, Bachelor of Arts; Baylor University, Master's degree.

Nominations May Also be Made by Petition

The petition form may be obtained from the Credit Union and must be completed fully and legibly and signed by at least one percent of the credit union's membership (at least 182 signatures, not to exceed 500 signatures). Members who would like to file a petition must file with the Secretary of the Board of Directors by February 8, 2019. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 2, 2019, by calling the Credit Union at 800-914-4268. In accordance with the Credit Union's bylaws, no nominations will be accepted at the Annual Meeting unless insufficient nominations have been made to provide for one nominee for each position to be filled.

An election will not be held and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled. If there is more than one nominee for each available position, an election will be held by ballot boxes placed at our branches April 15 - April 18, 2019. Should there be an election, absentee ballots may be requested by calling the Credit Union at 800-914-4268. Absentee ballots must be returned to the Credit Union by April 19, 2019. If the number of nominees equals the number of vacancies, there will be no election and the nominees will be declared by acclamation. The election results will be announced at the Annual Meeting.

No.1 New Year's Resolution: Save Money

Starting to be snowed under by holiday bills? We can help! It's not too late to apply for our low-rate Holiday Loan, so you can consolidate all your high-rate bills, get a low fixed rate, and enjoy one low monthly payment.

Rates as low as **7.59% APR*** • Up to \$3,000 • 12-Month Term

Offer only available until February 28, 2019!

*Annual percentage rate current as of 1/1/19. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment, and an additional .50% 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 Federal Credit Union members.



Join Us for a Free Personal Finance Seminar

Are you in control of your money or does your money control you? Are you living paycheck to paycheck?

Attend our seminar on Wednesday, February 6th, from 6:00 pm - 7:00 pm to learn how to:



- Set realistic financial goals for you and your family
- Identify your "spending leaks"
- Develop a budget
- Track where your money goes
- Avoid the pitfalls of overspending

The seminar will be held at our Laurel Branch, 8871 Gorman Road, Suite 100, Laurel, MD. Space is limited – reserve your seat today! Call 800-914-4268 or email memberservices@marketusafcu.com. All attendees will receive a free gift and light refreshments will be served.

Enter to Win a \$1,000 Scholarship!



Are you headed off to college or trade school in 2019? The \$12,000 Credit Union College Scholarship Program for 2019 is underway now! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship and one \$1,000 photo-based scholarship. And yes, you may apply in all three categories!

Deadline for applications is March 31, 2019. Scholarship winners will be announced in May 2019 on the Credit Union Foundation MD|DC's scholarship website: cufound.org/scholarship.

This year's essay topic is "How can your credit union help you become financially independent?" This year's video topic is "Create a 60-second video showing how your credit union helps you achieve your financial goals." This year's photo theme is "Dream big."

Any member of Market USA who is entering their freshmen through senior year of college or trade school may apply. Applications are accepted online at cufound.org/scholarship. Market USA, the Credit Union Foundation MD|DC, and its generous supporters partner to make this scholarship program possible.

Emergency Fund – Start Small, Think Big

Many people wonder how they can build an emergency fund when they're trying to pay off debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mindset.

Here are four ways to boost your emergency fund and change savings habits for life:

Treat savings as a bill. Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$10 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.

Live one raise behind. When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.

Automate it. Set up an automatic transfer to your emergency funds account. When the Credit Union receives your direct-deposited paycheck, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind; but you know it's there if you really need it.

Think of it as a life jacket. If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."

We are ready to help you with all your savings needs. Call us at 800-914-4268 or email memberservices@marketusafcu.com to set up short-term and long-term savings vehicles that fit your needs.



IMPORTANT INFORMATION ABOUT YOUR PRIVACY MARKET USA FEDERAL CREDIT UNION

THE FACTS

Why? Financial companies choose how they share your information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your information. Please read this notice carefully to understand what we do.

What? The types of personal information that we collect and share depend on the product or service that you have with us. This information can include: (1) name and address; (2) Social Security number and income; (3) types of accounts that you have with us; (4) account balances and payment history; and (5) credit history.

How? All credit unions need to share members' personal information to run their everyday business – to process transactions, maintain accounts, and report to credit bureaus.

Below, we list the reasons that Market USA chooses to share and whether or not you can limit this sharing.

- For everyday purposes – to process your transactions, maintain your accounts and report to credit bureaus.
- For our marketing purposes – to offer our products and services to you.
- For joint marketing with other financial companies. We partner with non-affiliated financial companies to assist in offering and marketing various products on our behalf.

HOW TO LIMIT INFORMATION SHARING

You can contact us at any time to limit our sharing. To opt out of ALL marketing, please contact us as follows:

- Phone: 301-586-3400
- Email: memberservices@marketusafcu.com
- Mail: Account Operations, Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723

SHARING PRACTICES

How does Market USA protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Market USA collect my information? We collect information about you from the following sources: (1) information that we receive from you on applications or other forms; (2) information about your transactions with us; (3) information about your transactions with nonaffiliated third parties; and (4) information from a consumer reporting agency.

Why can't I opt-out of all sharing? Federal Law gives you the right to limit sharing only for: (1) sharing with affiliates for everyday business practices; (2) sharing with affiliates that market to you; and (3) sharing with non-affiliates to market to you. *Market USA allows you to opt out of all marketing by following the instructions outlined above.*

What happens when I opt-out of sharing for an account I hold jointly with someone else? Your choices will apply to everyone on the account.

DEFINITIONS

Affiliate: Financial or non-financial companies related by common ownership or control.

Non-affiliates: Financial or non-financial companies not related by common ownership or control.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

Questions? Contact us at 800-914-4268 or 301-586-3400.

Note: When we use the words "we," "our," "us" and "Market USA," we mean Market USA FCU. When we use the words "you" and "your," we mean the following types of members: all members that have an ongoing relationship with us, such as a share account or loan account.

Holiday Closings

Martin Luther King Jr. Day	January 21, 2019
Presidents Day	February 18, 2019

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.

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.

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 Online 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.

Relationship Rewards

To receive 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.

Person-to-Person Transfers (P2P)

With the PayPal feature in our new Online and Mobile Banking, you can send money to anyone, anywhere, using only an email address or 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.



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by NCUA



Financial Solutions For Life

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