

Fall
2009 |

Market News

Smart Cookies get a Holiday Loan from Market USA FCU



Available October 1, 2009 until February 28, 2010. With generous credit limits up to \$3,000 with a 10 month term. Apply online at www.marketusafcu.com or call our Member Service Center at 800-914-4268 for more details.

*Annual Percentage Rate current as of 10/01/09 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payments. Payments at 5.24% APR for 10 months are approximately \$102.41 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.

e-Deposits

Tired of running to the credit union every time you have a check to cash? e-Deposits will save you time and money. Cashing your checks will never get easier.

e-Deposit Features include:

- Flexibility to cash checks when you need to
- Have immediate access to your funds
- View your deposits and e-Deposit history
- Save time and money

And much more! For details call 800-914-4268 or visit www.marketusafcu.com

Congratulations to our Winners!

- **Angelita L.** is the winner of our "NO INTEREST" Summer Loan promotion which ended August 31, 2009. Angelita was randomly chosen to receive her 2009 summer loan interest free. Way to go Angelita!
- We'd also like to send congratulations to our \$100 Bill Pay Sweepstakes winner, **Joan L.!** Joan made 15 payments during the course of the Sweepstakes promotion featured June 1 through August 31, 2009.
- **Michael A., Shaibu A., and Sean T.** are each winners of a \$100 Visa Gift Card for opening a new RockStar or VIP Checking account. They expressed how excited they were to win stating "The process was easy and the staff is great!"

So, don't wait! Open a RockStar account for i-Tunes Credit or a high yield VIP Checking Account and you too could win a \$100 Visa Gift Card! One Visa Gift Card will be awarded monthly at a drawing conducted by the Credit Union through March 31, 2010.

Take a minute and see the many benefits and promotions the Credit Union offers. Call 800.914.4268 or visit www.marketusafcu.com for more details.

Give Your Finances the Benefit of BALANCE

BALANCE[™]
FINANCIAL FITNESS PROGRAM

If you need help managing your finances, the **BALANCE Financial Fitness Program** is a great place to start. Whether you're looking for housing counseling, a credit report review or simply to develop a workable savings and spending plan, Market USA FCU provides free access to this helpful and confidential education and counseling service for families and individuals. To learn more, visit www.marketusa.com.

Change in Terms: Fee Changes Effective 11/15/09

Inactive Account Fee: \$5.00 per month

This fee applies to accounts with no activity within 12 months and a balance below \$250.

Special Program for First Time Buyers!



Have you been waiting for the perfect time to buy your first home? That time is now! As part of the Recovery and Reinvestment Act, first time homebuyers can enjoy an \$8,000 tax credit. Close on a home before December 1, 2009 and you may be eligible for up to \$8,000 off your tax bill.

- First-time homebuyers only
- Principal residences only
- Refundable tax credit equal to 10 percent of the purchase price of the home, up to \$8,000
- Available until December 1, 2009
- Income limits of \$75,000 for individuals and \$150,000 for a couple
- Credit is forfeited if you sell the house within 3 years

There are hundreds of properties on the market to choose from. Take your first steps toward home ownership today. Visit our Mortgage Web Center at: www.marketusafcu.com or call **1-800-472-7157** to speak with a HomeFinance Consultant. For more information on the Tax Benefits of the American Recovery and Reinvestment Act of 2009 visit: www.irs.gov.

We are closed on the following days in observance of holidays:

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|-------------------------|--|
| Columbus Day | Monday, October 12 |
| Veterans Day | Wednesday, November 11 |
| Thanksgiving Day | Thursday, November 26 |
| Christmas Eve | Thursday, December 24 Early Closing |
| Christmas Day | Friday, December 25 |
| New Years Day | Friday, January 1 |

For current loan/savings rates visit us online at www.marketusafcu.com.

Branch Offices

QUINCY

1211 Hancock Street
Quincy, MA 02169

Hours: Monday – Friday 9:00 am – 5:00 pm

LAUREL

8871 Gorman Road, Suite 100
Laurel, MD 20723

Hours: M/T/W/F 9:00 am – 5:00 pm
Th 9:00 am – 6:30 pm

LANDOVER

8200 Professional Place, Suite 105
Landover, MD 20785

Hours: Monday – Friday 9:00 am – 5:00 pm

MAULDIN

201 BI-LO Boulevard
Greenville, SC 29607

Hours: Monday – Friday 8:30 am – 4:00 pm

Drive thru Hours: Monday – Friday 8:00 am – 4:00 pm

INTERNET BANKING/BILL PAY

www.marketusafcu.com

Hours: Always open

OPEN A ROCKSTAR OR VIP CHECKING ACCOUNT AND YOU COULD WIN ONE OF TEN \$100 VISA® GIFT CARDS!²

With a **RockStar** or **VIP Checking Account**, you'll get all the benefits of our regular Checking Account, plus!¹

• Earn iTunes credits up to **\$3.87** each month just for being a **RockStar**!

• Earn **4.00% APY** on average balances just for being a **VIP**!

To qualify, you must have:
Direct Deposit of net pay into **Checking**
Enrollment in eStatements and Internet Banking
Minimum 12 Check Card purchases per month

PLUS:

You'll have access to over 3,800 Shared Branch locations, more than 65,000 Surcharge-Free ATMs and more!



Visit www.marketusafcu.com or call 800.914.4268 for more information.

¹ 4.80% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$50,000 and 0.10% paid on any amount above \$50,000 for each month that the account qualifies. Accounts that do not qualify will not earn dividends for that month. Earn one award per e-Check/ATM and one subject to change unless online. Some credit for qualified accounts will be in the amount of actual funds purchased, not to exceed \$100 per month. Only guaranteed debit card purchases will earn towards the monthly requirement. Business monthly direct deposit required. \$100 into RockStar Checking/ \$250 into VIP Checking. Limited to one if you convert your existing checking account to a RockStar or VIP account only transactions and no direct deposits occurring on the credit account will count towards the monthly requirement. Rewarding subject to eligibility. \$1 direct deposit required to maintain credit union membership. No purchase necessary. For credit union details. Offer ends March 31, 2010 and is subject to change at any time. Void where prohibited. See the full rules and regulations at www.marketusafcu.com.

Simplify Your Life, Protect Your Identity, Stay Healthy and Help the Environment – Utilize e-Services!



Using all of our various e-Services will help you accomplish all this! One of the recommendations from the CDC to help protect you from contracting the flu is to avoid crowds along with other social distancing

measures. When using all of our e-Services, you will be able to conduct your banking from the convenience of your home, job or anywhere you have access to the internet. With Internet Banking you can access your account to request withdrawals, make transfers and now eligible members can even make deposits! With our new e-Deposits you can enter in check information and immediately begin to earn dividends on the amount of the check you are depositing. All you have to do is mail the check to us.

In addition to dramatically reducing the time spent on paying bills, you will save money on postage and paper envelopes and you will also be taking steps to help reduce the risk of identity theft happening to you.

Another way to protect your identity and simplify your life is e-Statements. Why risk your paper statement sitting in your mailbox where any passerby could take it and possibly steal your identity? Plus, e-Statements won't get "lost" in the mail. As always, remember to keep your account information a secret to protect your security.

Using e-Services for your banking needs is one of the smartest things you can do to simplify your life, save money and the environment. So what are you waiting for? Sign up for all of our e-Services today!

- Internet Banking
- Bill Pay
- e-Deposits
- e-Statements
- e-Alerts (text or e-mail)

Don't forget about our Internet Bill Pay Service too! You will be amazed at the time and money you will save by using our Bill Pay service available through Internet Banking 24/7.

3,800 Shared Branches

NATIONAL SHARED BRANCH NETWORK

3,800 Shared Branches Nationwide

Member Service Center:

(301) 586-3400 (800) 914-4268 Option 3

Hours: M/W/F 8:30 am – 5:00 pm

Tu 9:00 am – 5:00 pm

Th 7:15 am – 6:30 pm

Telephone Banking:

(301) 586-3450 (800) 764-4268

37,000 Surcharge-Free Allpoint ATMs

In addition to branch location surcharge-free ATMs, Members with Direct Deposit have access to over 37,000 surcharge-free **Allpoint** ATMs.

27,000 Surcharge-Free CO-OP Network ATMs

All members have access to over 27,000 surcharge-free ATMs through the CO-OP Network! Deposits may be made at select ATMs.

ATM/Branch Locator

To find shared branches and surcharge-free ATMs near you, visit our home page at www.marketusafcu.com.



MCFC65



Financial Solutions For Life