

Summer
2016



Market News



Time for Sun, Fun & Savings!

It's time for some warm-weather fun! Whatever your plans are this season – travel, home projects, outdoor activities and more – our Summer Loan can help make them happen!

Rates as low as **7.39% APR*** • Borrow 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 6/1/16. Offer available until 9/30/16. 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, a 0.10% discount for e-Statements and an additional 0.50% discount for having a qualifying Rewards Relationship. To qualify for a Rewards Rate, you must have two of the following: direct deposit of at least \$500 per month into a Market USA checking account, a qualifying loan in good standing or new loan (mortgage, home equity, auto or active credit card with at least one transaction per month), or at least \$25,000 on deposit. Payments at 7.39% APR for 12 months are approximately \$87.62 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.

Skip-a-Pay: A Sweet Treat for Your Budget!

Sweeten the season by skipping your loan payment for a month! If you have an auto or signature loan, enjoy extra money this summer with Skip-A-Pay. Simply log into Internet Banking and click the "Skip-A-Pay" tab beside the loan you want to skip. 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 saving 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 open for at least 90 days and in good standing. Certain restrictions apply. Call for details.



Introducing Our 15/15 Mortgage ... Your Key to an Affordable Home Loan

Our 15/15 Mortgage gives you benefits of both a fixed-rate and an adjustable-rate loan. The interest rate is fixed for the first 15 years, and adjusts only once during the life of the loan. Enjoy the lower initial payments that an adjustable-rate loan provides, without the risk of multiple rate changes. You can apply online for a pre-qualification to lock in your interest rate for 60 days while you shop for a home.



We also offer conventional and FHA loans, reverse mortgages and more. Visit our website for details or contact our Mortgage Consultant at 571-325-5036.



Shop
Lower Rates



Switch
Your Credit Card



Save
Money Today

If you are paying high credit card rates and fees, use our new online Credit Card Comparison Tool to see if you could save money by switching to Market USA. We offer both a regular Visa® Platinum and Platinum Rewards. You can even see how your points accumulate with our Rewards card, which can be redeemed for hotel stays, vacations, merchandise, air travel or cash back. Our cards offer:

- Low **3.90% APR*** introductory rate for 6 months
- Rates as low as **9.50% APR*** after introductory period
- No Annual Fee, Balance Transfer Fee or Cash Advance Fee
- Cash advance rate same as purchase rate
- Credit line up to \$20,000
- And more!

Secured Visa Card
Coming Soon!

Auto and Personal Loan Comparison Tools are also available. Visit marketusafcu.com to get started today!

*Annual Percentage Rates (APRs) effective 6/1/16 and subject to change. 3.90% introductory APR is valid for 6 months from initial card issuance. Thereafter, the variable rate will be between 9.50% and 18%. The APR is calculated at Prime + a margin between 6.00% and 15.00%. Prime is currently 3.50%. Actual rate may vary and is based on an evaluation of applicant's credit and the type of card selected.

Love Your Savings!

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

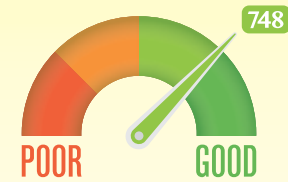


Market USA is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members get a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint national handset offers and promotions.
- ♥ Get the safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax federal tax preparation products.
- ♥ Save on services for your home from ADT, DIRECTV, Allied and more.
- ♥ Earn cash back when you shop at over **1,500 online retailers** with Love to Shop.

The more offers you take advantage of with Love My Credit Union Rewards, the more you save. Visit our Resources page at marketusafcu.com to start saving!

*Based on individual roadside assistance plan



Ways to Boost Your Credit Score

Every time you apply for a credit card, mortgage, car loan or insurance, your application is judged in part by your credit score. Lenders use your credit score to determine whether to grant credit, and at what cost. The

higher the score, the more likely creditors see you as likely to repay the credit. Consumers with scores in the 600s and lower usually are seen as higher risk and may pay a higher interest rate or be denied credit.

Fortunately, you can take steps to boost your credit score. These tips can maximize your score and influence your creditworthiness.

1. **Be punctual.** Late or missed payments, foreclosures and bankruptcies have the greatest negative effect on your credit score.
2. **Check your credit report regularly.** Don't let inaccurate information ruin your credit score. Consumers are entitled to one free credit report per year from each of the three major credit bureaus (Equifax, Experian, TransUnion), which you can get online at annualcreditreport.com. Even though the credit report is free, getting your credit score will cost extra. You can obtain your credit score at myFICO.com, or from the individual bureaus' websites: experian.com, equifax.com and transunion.com.
3. **Keep debt in check.** Try to keep your account balances below 25% of your credit limit. For instance, if your credit card has a limit of \$2,000, keep the balance less than \$500.
4. **When shopping for a loan, submit your applications within a limited time.** If done in a short period of time, say 2-3 weeks, multiple inquiries on a credit report will count as one inquiry to a potential lender looking at your report. Excess inquiries strung out over a longer period, however, could negatively affect your credit.
5. **Keep accounts open.** Time is another significant factor that can improve your credit score. Closing old accounts – especially ones with a good payment history – shortens your credit history and lowers your score. Lenders take into account the average age of your accounts, so an older account can help balance newer credit.
6. **Keep a healthy mix of credit.** This includes things like a mortgage, a credit card or two, a car loan, and perhaps a retail card. Market USA can help you acquire the mix you need.

Holiday Closings

Independence Day	July 4, 2016
Labor Day	Sept. 5, 2016

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

Guaranteed savings on new & used cars at marketusafcu.com.

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.



Federally Insured
by NCUA

