

Summer  
2017



# Market News

## FUN IN THE SUN Summer Loan Special!

Whether you're planning a beach getaway, financing a special purchase or just need some extra cash, we can provide the funds you need at a low rate.

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

Apply online at [marketusafcu.com](http://marketusafcu.com), at any branch or call 800-914-4268.

\*Annual Percentage Rate current as of 7/1/17. Offer available until 9/30/17. 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 \$87.24 per \$1,000 per month. Financing for qualified Market USA members.



### New Digital Banking Coming Soon!



Our new Digital Banking product will be available later this summer and will replace our current Internet Banking and Mobile Banking products. Our new

service will offer you many more options, including a more user-friendly experience, financial dashboards, transfers to and from external institutions, and more! Be sure to check our website for updates.



### Take a Vacation from Bills with Our Skip-A-Pay Program

If you have an auto or signature loan, give your budget a break 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](http://marketusafcu.com) (under Services, click 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 savings or checking account based on your monthly payment. Excludes lines of credit, 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. Two skips allowed per year. Certain restrictions apply. Call for details.

### Save More & Earn More with Free VIP Checking

Our VIP Checking account offers a variety of benefits, including high-rate dividends, no monthly maintenance fees, no minimum balance requirements and a whole lot more!

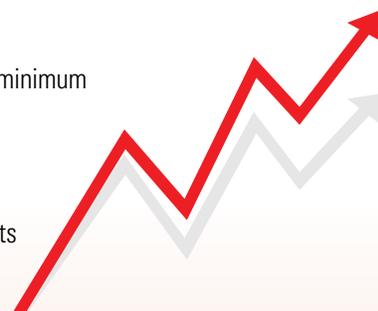
- Up to **2.00% APY**<sup>1</sup>
- No minimum balance to earn dividends
- Over 30,000 surcharge-free ATMs
- Over 5,000 Shared Branches
- Mobile Banking with Mobile Check Deposit<sup>2</sup>
- Online and Mobile Bill Pay
- E-Statements with e-Alerts
- .35% premium on certificates with direct deposit and e-Statements
- Convenient overdraft protection options

Take advantage of your membership by opening one of the best checking accounts around! Visit [marketusafcu.com](http://marketusafcu.com), call 800-914-4268 or stop by a branch. Online banking users may also open a checking account by clicking the "Open New Account" button after logging in.

<sup>1</sup>Annual Percentage Yield (APY) current as of 7/1/17 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, purchase returns will reduce your number of transactions; and (d) 3 bill payments per 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. All Visa debit purchases and bill payments must be posted to the account by close of business on the last business day of the month to qualify. APY applies to balances thru \$15,000; balances above \$15,000 earn the prevailing rate paid on standard checking

accounts. One account per member/SSN. <sup>2</sup>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. See Mobile Deposit Terms

& Conditions at [marketusafcu.com](http://marketusafcu.com) for details.



## Congratulations to Our Scholarship Winner

Ayodele Adelaja won a \$1,000 scholarship by entering the Credit Union Foundation's essay contest on the topic: "As a credit union member, explain why someone should choose a credit union as their primary financial institution over alternative service providers, such as for-profit banks." We wish Ayodele the best of luck in college.



The Credit Union Foundation of MD/DC sponsors an annual essay, photo and video scholarship contest. College-bound credit union members can enter for a chance to win \$1,000 in each category. Interested in entering next year's contest? Information will be available on our website in the 1st quarter of 2018.



## 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 on Instagram of inexpensive summer fun. More details coming soon to [marketusafcu.com](http://marketusafcu.com)!

## ATM Fraud on the Rise: Staying Safe While Getting Cash

ATM fraud has long been a concern, but new advances in technology mean consumers need to be more aware. Through a variety of tactics, scammers are increasingly going after ATM-using consumers. Watch out if you see any of the following at your ATM:



**ATMs in vulnerable locations.** ATMs in financial institutions are regularly monitored, maintained and covered by security cameras. An ATM in a store corner may not get that same attention. Most of these machines are privately owned, and the operators assume little liability for their safety. Whenever possible, use ATMs in secure locations, like financial institutions, or at least in highly visible public areas, to minimize your chances of encountering a machine that's been tampered with.

**Recent work.** Beware of ATMs that may have been tampered with in order to steal your personal information. Tampering includes: a duplicate keypad on top of the existing one which relays PIN information to a third party, or a phony card reader that steals your card information. Red flags: an old machine with new-looking keys or new-looking card readers, or signs of modification like electrical tape. If you have suspicions about an ATM, don't use it, and report your suspicion to the machine owner if possible.

**Nearby strangers.** To protect yourself, cover your hand when entering your PIN, stand close to the machine, and keep an eye out for anyone sitting near the machine on a laptop – they may be monitoring a camera designed to capture your PIN. Most importantly, stay focused.

If you think you've been victimized by ATM fraud, report it immediately. Waiting to report the scam could mean you're responsible for all the bills the criminal racks up, but if you report it within two days, your liability is capped at \$50.

### Holiday Closings

Independence Day	July 4, 2017
Labor Day	Sept. 4, 2017

### Branch Offices

<b>LAUREL</b> 8871 Gorman Road, Suite 100, Laurel, MD 20723
<b>LANDOVER</b> 8200 Professional Place, #105, Landover, MD 20785
<b>MAULDIN</b> 201 BI-LO Boulevard, Greenville, SC 29607
To confirm branch hours, visit <a href="http://marketusafcu.com">marketusafcu.com</a> .

### Internet Banking/Bill Pay & eAlerts

Desktop and browser based mobile banking with eAlerts for balances & much more at [marketusafcu.com](http://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](http://marketusafcu.com).

### Market USA Car Buying Service

Car buying that shows you what others paid, so you never overpay.

### 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 <a href="http://marketusafcu.com">marketusafcu.com</a> .	

### 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](http://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](http://marketusafcu.com/lending/loantools.aspx).



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