

Winter
2015



Market News

Got a Pile of Bills? We Can Help!

There's Still Time to Take Advantage of our Holiday Loan!

Now is a great time to consolidate higher interest rate loans into one easy low payment. Our Holiday Loan offers rates as low as **7.99% APR*** up to **\$3,000** and a **12-month term**. Hurry! Offer expires 2/28/15.

*Annual Percentage Rate current as of 1/1/15. 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 a .10% discount for e-Statements. Payments at 7.99% APR for 12 months are approximately \$87.35 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.



Affordable Health Insurance Made Easy

Let the TruStage Health Insurance Program simplify your search. Learn more today! With your membership, the TruStage Health Insurance Program makes it simple to find the right plan for you.

- Designed for credit union members
- Dedicated experts to help you understand and choose health coverage wisely
- Tools to compare plans and identify financial assistance



Online or over the phone, TruStage Health Insurance Program with GoHealth gives you access to licensed agents who can help you make an informed decision. Find Your Plan! Visit TruStageHealth.com or call toll-free 1-888-416-2166.

The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015 All Rights Reserved.

Enrollment
runs until
2/15/15!

Go from 0 to 60 ...Days until Your Car Payment is Due



Take advantage of rates as low as **1.49% APR¹** plus receive a **\$100 cash bonus²** and make **no payment for 60 days³** when you finance your new vehicle with us or move your loan from another lender. We also offer extended warranties at much lower costs than what you will typically find at the dealer.

Have the title to your car and need cash now? You can borrow the NADA loan value with our **Cash Out Auto Loan**. Don't have the car completely paid off but have equity built up? You can use that equity to gain some cash now.

Apply online at www.marketusafcu.com or call 800-914-4268. This offer won't last, so don't miss out!

¹Annual Percentage Rate current as of 1/1/15 and subject to change without notice. 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 .10% discount for e-Statements. Payments at 1.49% APR for 36 months are approximately \$28.45 per \$1,000 per month.

²Offer is for a limited time only. You must mention the promotional code: AL100 to receive the \$100 cash incentive with this offer. Loan amount must be \$10,000 with a term of at least 36 months. Auto loans currently financed through Market USA cannot be refinanced with this offer. Financing for qualified Market USA members. ³Interest begins accruing upon disbursement of the loan. Loans and deferred payments are subject to credit approval. Current Market USA loans are not eligible for this promotion. Offer available for a limited time only and subject to change without notice. Certain restrictions apply. Ask us for details.

Mobile Bill Pay Now Available!

Enjoy the convenience of paying your bills anywhere, anytime! If you are already enrolled in online Bill Pay, you can start using the mobile version immediately through our Mobile Banking app. If you have not signed up for online Bill Pay,* you can enroll through Internet Banking.

With Mobile Bill Pay, you can view payment history, pending payments, payees, and e-bills, schedule a new payment, and modify or cancel an existing payment.

You will still need to use the desktop version of Bill Pay to add, delete or modify a payee, set up a recurring payment, sign up for e-bills, and cancel Bill Pay.

If you don't have our Mobile Banking app yet, be sure to download it from your app store.

*Checking account required.



2015



There are four vacancies on Market USA's Board of Directors.

The Nominating Committee has nominated the following members to fill the open board positions:

Chris Caldwell

Chris has worked for BI-LO for 31 years and is currently Senior Manager, Learning Delivery. He graduated from Erskine College with a BS degree in Management.

Bob Evans

Bob has been a Market USA FCU Board Member since 2002. He served as Treasurer, Vice Chairperson, and currently Chairperson. Bob was Executive Vice President, Finance and Development for Giant-Landover. Education: Princeton University, Masters of Public Affairs, University of Texas, Graduate School of Business, MBA, Finance, Sord Scholar, Davidson College, A.B. History, Cum Laude.

Ward Kraemer

Ward has been a Market USA FCU Board Member since May 2008. He is currently Vice President of Pension Strategy and Governance, Ahold USA and has had experience over the course of his career in treasury, compensation, benefits and pension fund management. He has an MBA from George Mason University and a BA in Economics from Fordham University. In addition he is a CEBS – Certified Employee Benefits Specialist and a CCP – Certified Compensation Professional.

Robert Watts

Robert has been a Market USA FCU Board Member since May 2011. He recently joined Nationwide as Associate Vice President, Benefits Planning & HCRM. Prior to this role, he worked for Ahold for nearly 14 years, most recently as Director of Benefits. Robert earned a BA in Finance from Towson University and an MBA from Loyola University. He is a qualified Accountant (CPA) and holds the Global Remuneration Professional designation (GRP).

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 178 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 6, 2015. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 16, 2015, by calling the credit union at 301-586-3400 or 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 6 - April 9, 2015. Should there be an election, absentee ballots may be requested by calling the credit union at 301-586-3400 or 800-914-4268. Absentee ballots must be returned to the credit union by April 13, 2015. 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.



Financial Solutions For Life

**Your Presence
is Requested at the**



Annual Business Meeting

When: Friday, April 24, 2015
6:30 pm Light Refreshments
6:45 pm Business Meeting

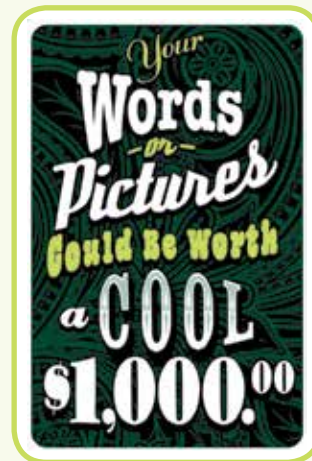
Where: Market USA FCU Headquarters
8871 Gorman Rd, Suite 100
Laurel, MD 20723

*Join us as the Chairperson of the
Board of Directors and CEO/President
review our 2014 accomplishments
and discuss our plans for 2015.*

Enter to Win a \$1,000 Scholarship!

Are you or a family member headed off to college or trade school in 2015? Market USA is pleased to announce a college scholarship opportunity to make it easier for you to meet tuition costs. The \$12,000 Credit Union College Scholarship Program for 2015 is underway now! Our college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship, and/or one \$1,000 photo-based scholarship. And yes, you may apply in all three categories!

Deadline for applications is March 31, 2015. Awards will be made in May 2015.



This year's essay and video topic:

***"You are talking with a friend. Explain to them
the value of credit union membership."***

Photo applicants are asked to capture and submit a photograph that represents the credit union core value, "Thrift."

Any member of Market USA who is entering their freshmen through senior year of college or trade school may apply. "We're pleased to offer this opportunity for our young members," said Laura Hassan, President/CEO. "The awardees receive needed financial assistance to help them meet their tuition expenses and the application topics stimulate innovative and useful responses to help us better serve our college-aged members."

Applications and details on the Credit Union Scholarship Program can be found at:

cufound.org/college-scholarship

Market USA, the Credit Union Foundation of MD|DC, and its generous supporters make this scholarship program possible.

How to Get Your Free Credit Report

Your credit score is closely tied to the information on your credit reports, so it makes sense to request and review these regularly. We are all entitled to one free credit report from each of the three national credit reporting agencies (Experian, Equifax and TransUnion) every 12 months. Other companies may advertise that they can provide you with a free credit report, but there are often strings attached. The website that's officially authorized to provide you with a free copy is www.annualcreditreport.com.

Consumer Credit Counseling Services of Maryland and Delaware (CCCS) is available to assist you with any questions regarding your credit report as well as other financial questions you may have. It's free and strictly confidential. Contact CCCS at 855-815-9720.



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.

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

Martin Luther King Jr. Day	January 19, 2015
Presidents Day	February 16, 2015

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

Branch Offices

LAUREL
8871 Gorman Road, Suite 100, Laurel, MD 20723

LANDOVER
8200 Professional Place, Suite 105
Landover, MD 20785

MAULDIN
201 BI-LO Boulevard, Greenville, SC 29607

To confirm branch hours visit www.marketusafcu.com or call 301-586-3400 or 800-914-4268.

Internet Banking/Bill Pay

www.marketusafcu.com
Hours: Always open

Mobile Banking

Download the free app from your app store.

Over 5,000 Shared Branches

Shared Branch locations will display this logo:



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 9:00 am – 6:30 pm
memberservices@marketusafcu.com

Telephone Banking

301-586-3450 800-764-4268

30,000 Surcharge-Free ATMs

All members have access to over 30,000 Surcharge-Free ATMs through the CO-OP and Alliance One Networks! 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.

Loan Saver

To find out how much you could save by moving your loans to Market USA, visit www.marketusafcu.com/loansaver.

Auto Buying Resource

Apply for a Market USA loan right at the dealership! Visit www.marketusafcu.com and access the AutoSmart tab to find a dealer near you.



Federally Insured
by NCUA



Market USA
Federal Credit Union

Financial Solutions For Life

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