

Winter
2016



Market News

Get Your Budget on Target for 2016

There's still time to take advantage of our Holiday Loan!

Consolidate higher interest rate loans into one low, easy payment with our Holiday Loan. But hurry – this offer ends soon!

- Rates as Low as **7.14% APR***
- Up to \$3,000
- 12-Month Term

Only available until
February 29, 2016!

*Annual percentage rate current as of 1/1/16. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment, a .10% discount for e-Statements, and an additional .50% 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 a new loan that includes: mortgage, home equity, auto, or active credit card (at least one transaction per month), or at least \$25,000 on deposit. Payments at 7.14% APR for 12 months are approximately \$86.81 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.



New Hours at Laurel & Landover Branches!

Effective January 4th, 2016

We are changing our hours to better serve you at the **Laurel Branch**, located at 8871 Gorman Rd., Suite 100, Laurel, MD 20723:

Mon. - Thurs. 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 6:00 p.m.
Saturday 9:00 a.m. - 12:00 p.m.

Includes
Saturdays!

Landover Branch hours will be **9:00 a.m. - 4:00 p.m. Monday through Friday**. The branch is located at 8200 Professional Place, Suite 105, Landover, MD 20785.

Start the Year Off Right. Invest in a Share Certificate

Regular and IRA Share Certificate Specials

1.31% APY* – 18 Months
2.41% APY* – 60 Months

Other rates and terms available at marketusafcu.com.

Open a certificate through Internet Banking, by calling 800-914-4268 or stopping by a branch.

*Annual Percentage Yield current as of 1/1/16 and subject to change. The Preferred APY advertised includes a 0.35% premium. Direct Deposit and e-Statements are required to receive this premium.



NEW!

Discover the Benefits of Our Car Buying Service, Powered by TRUECar

Save time and money, plus enjoy a hassle-free car buying experience. You will also receive a **.25% rate discount¹** when you purchase a car through our Car Buying Service!

How does it work?

1. **Find your vehicle.** See what others paid for the car you want so you never overpay.
2. **Lock in your savings.** Get a Guaranteed Savings Certificate.²
3. **Purchase your car!** Take your Certificate to the Certified Dealer for a hassle-free experience.

Visit marketusafcu.com to get started!



Why Finance Your New Car With Market USA?

- We offer **low rates**
- Receive a **\$100 Cash Bonus¹**
- Make **no payments for 2 months²**

¹Offer is for a limited time only. Loan amount must be \$10,000 or more with a term of at least 36 months. Deposit of \$100 will be made into the primary member's savings account within 30 days after the loan is closed. Auto loans currently financed through Market USA cannot be refinanced with this offer. Financing for qualified Market USA members.

²Interest 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 for details.

¹Receive a .25% discount for purchasing your vehicle through our Car Buying Service. To qualify for this discount, you must purchase your vehicle from a certified dealer listed on your savings certificate within 30 days of loan approval.
²Between 4/1/14 and 6/30/14, the average estimated savings off MSRP presented by TRUECar Certified Dealers to users of TRUECar powered websites, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$3,221, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives, which are subject to change. The MSRP (Manufacturer's Suggested Retail Price) is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area, as not all vehicles are sold at MSRP. Each dealer sets its own pricing. TRUECar does not sell or lease motor vehicles.

2016 Election Notice

There are two 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 FCU Board Member since 2003 and has 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 currently serves as the Director of Southeastern Transportation for C&S.



Gary Boozer

Gary has been a Market USA FCU 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 Ingles 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.

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 171 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 10, 2016. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 4, 2016 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 18 - April 21, 2016. 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 23, 2016. 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.

**Your Presence
is Requested at the**



Annual Business Meeting

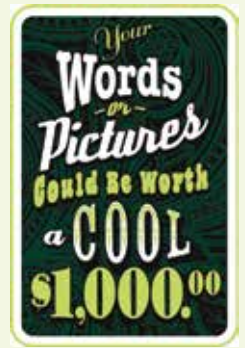
When: Friday, April 29, 2016
7:00 p.m. Light Refreshments
7:15 p.m. Business Meeting

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 2015 accomplishments and discuss our plans for 2016.

Enter to Win a \$1,000 Scholarship!

Are you or a family member headed off to college or trade school in 2016? 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 2016 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, 2016. Awards will be made in May 2016.

This year's essay topic: **"You and a friend would like to start building your credit. Discuss with your friend what good credit is, ways to start building credit, how your credit union can help, and the benefits earned by having good credit."**

This year's video topic: **"Create a 60-second video that displays the importance of financial literacy."**

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

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 are accepted online at:

cufound.org/college-scholarship

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

Resolve to Budget, Save and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now? Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the difference. Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story.

Guidewell Financial Solutions Can Help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Guidewell Financial Solution's professional financial coaches will help you set and achieve realistic financial goals that will put you on your path forward to a brighter financial future.

Your financial coach will work with you along the way and will teach you the good financial habits – like budgeting and expense tracking – you'll need to make your goals a reality.

You can call your coach whenever you need to, for motivation or to talk about life changes that could affect your financial plans. Guidewell Financial offers financial coaching on the phone and in person.



Contact Guidewell Financial Solutions today at 800-642-2227 to help you start the New Year on the right financial footing.

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 18, 2016
Presidents Day	February 15, 2016

For current loan/savings rates, visit us online
at 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 marketusafcu.com
or call 301-586-3400 or 800-914-4268.

See p. 1 for
new Laurel &
Landover hours!

Internet Banking/Bill Pay

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

30,000 Surcharge-Free ATMs

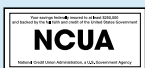
Members have access to over 30,000 Surcharge-Free
ATMs through the CO-OP and Alliance One Networks!
Deposits may be made at select ATMs.

ATM/Branch Locator

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

Loan Saver

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



Federally Insured
by NCUA



Market USA
Federal Credit Union

Financial Solutions For Life

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