

Winter  
2017



# Market News

Time to Start Saving **BIG!**

Take advantage of our Holiday Loan before it's too late!

Are all of the holiday and other bills starting to pile up? We can help! Now is a great time to consolidate higher interest rate loans into one low, easy monthly payment. But hurry - time is running out on this great offer!

Rates as low as **7.39% APR\*** | Up to **\$3,000**

Only available until  
February 28, 2017!

\*Annual percentage rate current as of 1/1/17. 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 an additional .50% 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 a Market USA checking account, or (b) at least \$25,000 on deposit. Payment at 7.39% APR for 12 months is approximately \$87.02 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members.

## Get Ready for Some Exciting Digital Banking Changes in 2017

Big changes are coming to Internet and Mobile Banking this year! A brand-new digital banking service will be launching in the summer, offering convenient state-of-the-art features:

- A more user-friendly experience
- Personal financial management options
- Transfers to and from outside institutions
- Check card management controls
- Free credit scores
- And more!



We will also be implementing Apple and Android Pay in the fall. Keep a lookout for more details coming soon!

## New Fresh Start Loan Features Will Help Build Bright Financial Futures

Our Fresh Start Loan is about to get even better! If you want to build or rebuild credit, or need cash, the Fresh Start Loan is designed for you.



Starting in January, applying for a Fresh Start Loan will be easier than ever. You will no longer be required to open a Fresh Start Savings account to get the loan. Other changes will include a shorter term of six months and a lower \$100 minimum for the loan.

Watch for details coming soon. For information or to apply for a Fresh Start Loan, visit [marketusafcu.com](http://marketusafcu.com), call 800-914-4268 or stop by a branch.

## A Great New Year's Resolution!

**SHOP**  
Lower Rates

**SWITCH**  
Your Loan

**SAVE**  
Money Today

The start of a new year is the perfect time to take a fresh look at your finances. Are you paying too much for loans? Are there other ways to tune up your budget? Our online **Loan Comparison Tools** can help. With our **Auto or Personal Loan Comparison Tools**, simply enter your current loan information and view your savings instantly. You can customize your payment by simply moving the bar to extend your term. Plus, our **Credit Card Comparison Tool** will show you how switching to Market USA could lower your costs.

Get started at [marketusafcu.com](http://marketusafcu.com) – it's quick and easy!

# 2017 Election Notice

**There are six vacancies on Market USA FCU's Board of Directors. The Nominating Committee has nominated the following members to fill the open board positions:**



## **Robin Anderson**

Robin Anderson began her career with Giant Food, LLC in 1980. In the 36 years she has been with Giant Food, she has held multiple leadership positions and currently is the Interim Vice President of Human Resources. She holds Bachelor of Science and Master's Degrees in Business

from the University of Maryland. Robin has been recognized and honored for her contributions over the years. She is a graduate of the 2016 Ahold Retail Academy, a 2015 Griffin Report Women of Influence Honoree, the 2015 Giant LLC Human Resources Associate of the Year and 2010 Top Women in Grocery "Rising Star," just to name a few. She serves on the Board of Directors for DC Workforce Investment Council in addition to the Market USA Board. She is also a Steering Committee Member of Giant LLC, Women Adding Value (WAV) Business Resource Group, a Mentor Circle Leader for up and coming professionals, an active member in the Network of Executive Women (NEW) & a Girl Scout Troop Money Manager.



## **Bob Evans**

Bob has been a Market USA Board Member since 2002. He served as Treasurer, Vice Chairperson, and currently Chairperson on the Board. Bob was Executive Vice President, Finance and Development for Giant-Landover. Education: Princeton University, Master of Public Affairs;

University of Texas, Graduate School of Business, MBA Finance, Sord Scholar; Davidson College, A.B. History, Cum Laude.



## **Laura Hassan**

Laura became a Market USA Board member in January 2017. She has worked for Market USA for 22 years, starting as the Lending Operations Manager in 1994, then serving as Vice President from 1995-2000, Executive Vice President from 2000-2011, and President/CEO from

2012 to present. She previously worked at Barnett Bank as Vice President-Commercial Loan Officer/Branch Manager. Education: University of Central Florida, Master of Business Administration; Embry-Riddle Aeronautical University, Bachelor of Science-Management; CUNA Management School;

University of Wisconsin Graduate School of Business, Certificate, Credit Union Management, Honors; CUNA Financial Management School, Certificate, Credit Union Financial Management. Laura also serves on the Board of the Suburban Chapter of the Maryland & DC Credit Union Association, on the Board of the Market USA Cares Foundation as President, and is Treasurer for the Woman's Executive Management Association.



## **Rebecca M. Havard**

Becki has been a Market USA Board member from 1980-1989 and 1991-present. She was an employee of Giant Food from 1972-1978 and 1987-1988. She retired in 2007 as the Finance Manager for the Domestic Violence Center of Howard County, Inc. She also worked part-time at Citizen Services,

Howard County Government, as the Supportive Housing Program Manager from 2007 until October 2013. Becki is currently active in two charitable organizations, and has held the position of Treasurer with three non-profit organizations.

Education: University of Maryland, Bachelor of Science, Business Administration; Prince George's Community College, A.A., General Studies.



## **John E. Latham**

John has been a Market USA Board Member since 1999. He was employed by Giant-Landover/Ahold USA from 1983-2001 and is currently the Senior Director of Business Development with Topco Associates. He is a Marine Corps veteran and a member of the Chesapeake High School

Athletic Boosters. Education: University of Maryland University College, Bachelor of Science, Business Management and Master of Science, Management.



## **Kitty Lewis**

Kitty became a Market USA Board member in January 2017. She worked for Market USA for 20 years before retiring in December 2016. Kitty started at BI-LO Credit Association in 1996 as a Loan Officer, and in 2001 became President/CEO. In 2003, BI-LO Credit Association merged with Market USA,

and Kitty became the Regional Vice President, Southeast Division. She had previously worked at SC Telco Credit Union and Liberty Federal Credit Union.

## **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 164 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, 2017. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 3, 2017 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 17 - April 20, 2017. 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 21, 2017. 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**

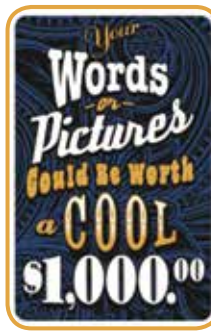


## **Annual Business Meeting**

**When:** Friday, April 28, 2017  
5:15 p.m. Light Refreshments  
5:30 p.m. Business Meeting

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

**Join us as the Chairperson of the Board of Directors  
and President/CEO review our 2016  
accomplishments and discuss our plans for 2017.**



## **Enter to Win a \$1,000 Scholarship!**

Are you headed off to college or trade school in 2017? 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 2017 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, 2017. Scholarship winners will be announced in April 2017 on the Credit Union Foundation MD|DC's scholarship website: [www.cufound.org/scholarship](http://www.cufound.org/scholarship).

This year's essay 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."***

This year's video topic: ***"Create a 60-second advertisement targeted specifically at a younger viewer (under the age of 30) that highlights the benefits of credit union membership."***

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

Any member of Market USA who is entering their freshmen through senior year of college or trade school may apply.

Applications are accepted online at:  
[cufound.org/scholarship](http://cufound.org/scholarship)

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

## **Set New Financial Goals for the New Year**

While New Year's resolutions often don't last, this is a great time to be thinking about goals. Specifically, *financial* goals.

No business in the world would consider going into a year – or even into a quarter – without goals. Why shouldn't your personal finances benefit from the same type of organization? Your own financial success is at least as important to YOU as the success of a company is to an executive. And since studies have shown that those who set specific, tangible goals are more likely to meet them than those who approach their lives with a "well, let's see where this goes" attitude, the time and effort invested in setting a financial goal for yourself are well worth it.

So where do you want to be? Take a quiet hour or two to write out your financial vision. Do you want to have a specific amount saved? For what purpose? Do you want to start your own business on the side? Become completely debt-free? Pay off the mortgage early? Take an early retirement? Remodel your home? Build an investment portfolio? Become a major supporter of your favorite charity? Go back to school and finish that degree? Have enough money so that work becomes a hobby and not a necessity?

Don't limit yourself to what you THINK you can do. Give yourself the freedom to dream, to come up with your ideal financial scenario. And here's an important tip: *Write it as if it's already in existence.* Then put your ideas aside for a day or two and come back with fresh eyes and see what you've written. While it may not be completely realistic, chances are you can find one solid goal that will bring you closer to your ideal financial scenario.

Set that as a goal for the coming year. It might be something small, such as putting 10 percent of your paycheck toward debt payments, and another 2 percent toward savings. But if you stick with it, your debt will eventually be paid off and you'll have 12 percent to put toward savings. A small step? Sure. But there's no telling where one small step in the right direction will take you.

Your personal finance is in your own hands. No one else can take responsibility for it. It's a new year, the chance for a fresh start. Make it a successful one. Remember, we are here to help. Visit [marketusafcu.com](http://marketusafcu.com) to see all we offer to help you reach your financial goals.



# 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](mailto: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.

### Holiday Closings

Martin Luther King Jr. Day	January 16, 2017
Presidents Day	February 20, 2017

### 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 <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](mailto:memberservices@marketusafcu.com)  
Secure contact form available at [marketusafcu.com](http://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](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).



Federally Insured  
by NCUA

