

Winter
2025



Market News

New Year, Healthy Finances: Go Digital!

As we welcome the new year, it's the perfect time to focus on building healthier financial habits. Our digital banking tools make it easier than ever to stay on top of your finances and work toward your goals. Here's how we can help you take control in 2025:

Monitor Your Credit with Savvy Money

Your credit score is a critical part of your financial health, and keeping it in check is now simpler than ever. With Savvy Money, you can:

- **Access Your Credit Score for Free:** Monitor your score regularly to stay informed.
- **Dive Into Credit Report Insights:** Understand the factors that impact your credit, so you can take steps to improve it.
- **Credit Score Goals:** Start your journey to better financial health by boosting your credit score. Choose your target credit score, follow tailored recommendations designed just for you, and watch your progress over time.
- **Financial Checkup:** Answer a few quick questions and receive your financial wellness score. You'll receive a personalized budget analysis and practical tips to help you boost your financial well-being.
- **Use the Credit Score Simulator:** See how changes in your financial decisions – like paying off debt or opening new accounts – could affect your score.

If you haven't enrolled in Savvy Money yet, simply select "Show My Score" in Online Banking or "Get Your Free Credit Score" in the Mobile App. Take advantage of it today!



Plan Ahead with Financial Planning Tools

Managing your finances starts with knowing where your money is going. With our financial planning tools, you'll have access to:

- **Spending Analysis:** Get a detailed breakdown of your spending habits to identify areas for saving.
- **Savings Goal Tracker:** Set goals, track your progress, and stay motivated as you work toward milestones like an emergency fund or a big purchase.

In Online Banking, select the Financial Planning menu to access these features. In the Mobile App, tap "More" and then choose "Financial Planning" to find Savings Goals. Please note that the Spending Analysis is only available in Online Banking.

A Healthier Financial Future Awaits

Whether you're resolving to save more, spend less, or improve your credit score this year, our digital banking tools are here to help you achieve your goals. Log in today to explore everything we offer and make 2025 your best financial year yet!

Consolidate High-Interest Credit Card Debt!

Now that the holidays are over, are your credit card balances piling up, leaving you feeling overwhelmed by high-interest payments? It might be time to simplify your finances and save money with our **Personal Loan**.

Our Personal Loan offers an affordable way to consolidate your debt, reduce your monthly payments, and take control of your financial future. Take advantage of:

- **Low Rates:** As low as **11.74% APR***
- **Flexible Terms:** Choose a repayment term that fits your budget, with options from 12 – 60 months.
- **No Pre-Payment Penalties:** Pay off your loan early and save even more – we won't charge you for it!

By consolidating multiple credit card balances into one simple, fixed monthly payment, you can reduce stress and make steady progress toward becoming debt-free. Plus, with a lower interest rate, you'll save money over time.

Take the first step toward financial freedom today!

Visit marketusafcu.com or call **301-586-3400** to apply and say goodbye to high-interest credit card debt.

*Annual Percentage Rate current as of 1/1/25. 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 eStatements 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 11.74% APR for 12 months are approximately \$89.32 per \$1,000 per month. Financing for qualified Market USA members.



Your Presence is Requested at the

MarketUSA Annual Business Meeting

Federal Credit Union

When: Friday, April 25, 2025

5:00 pm Light Refreshments

5:15 pm Business Meeting

Where: Market USA FCU

8871 Gorman Rd, Suite 100

Laurel, MD 20723

As a member-owner of the credit union, you will hear a review of 2024 and find out what is in store for 2025. In addition to our regular door prizes, the name of every credit union member will be entered into a random drawing to win a \$250 deposit to their account.

2025 Election Notice

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

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



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 Ingle's Supermarket. He was an IT Applications Specialist at EarthFare, an organic supermarket, before retiring in 2020. Education: Auburn University, B.S. Business/Management; Troy State, M.S. Human Resources.



Bill Stubbs

Bill has been a Market USA Board Member since 2018 and a Supervisory Committee Member since 2017. With almost 40 years of experience in the human resources field, Bill retired in 2019 as the Vice President and Chief Human Resources Officer at Regional Management Corp. He previously was the Senior Director of Human Resources for BI-LO Supermarkets. Currently he consults for clients in Retail, Consumer Finance, Manufacturing, and Healthcare. He also instructs online courses for Cornell University. Bill is active in many civic and nonprofit organizations. Education: Louisiana College, Bachelor of Arts; Baylor University, Master's degree.



John Latham

John has been a Market USA FCU Board Member since 1999. He currently works as a Freelance Advisor and Strategist developing Indirect Spend Programs for Retailers. Previously he was employed as the Vice President, Procurement Solution at Corcentric. Prior to that, he was employed by Giant-Landover/Ahold USA from 1983-2006 and held various management positions at Topco Associates for over 13 years. He is a Marine Corps Veteran. Education: University of Maryland - University College - Bachelor of Science, Business Management and Master of Science, Management.

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 193 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 March 15, 2025. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 2, 2025, by calling the Credit Union at 301-586-3400. 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 14 - April 18, 2025. Should there be an election, absentee ballots may be requested by calling the Credit Union at 301-586-3400. Absentee ballots must be returned to the Credit Union by April 18, 2025. 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.

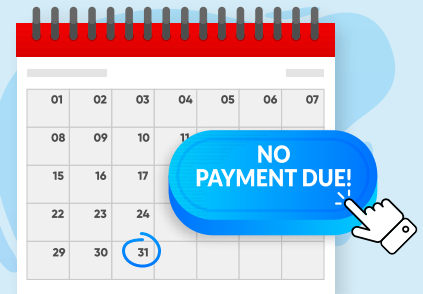
Take a Break from Payments!

The holidays can take a toll on your wallet, but we're here to help you bounce back. If you have an auto or personal loan, our **Skip-a-Pay program** lets you take a break from your loan payments for a nominal fee, freeing up funds to cover extra expenses or get your finances back on track.

1. Log into Online Banking or our Mobile App
2. Select "Skip-a-Pay" from the Tools menu
3. Choose the auto or personal loan you'd like to skip

Don't miss this opportunity to ease the financial pressure – request to skip your payment today!

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. Certain restrictions apply. Call for details.



Making a Positive Impact in Our Community

We extend our heartfelt gratitude to our incredible members and staff for their generous contributions to our 4th Annual Food Drive benefiting Elizabeth House! Your support has made a significant impact, helping to provide nourishment and hope to those in need. Your kindness and generosity truly shine.

Elizabeth House is a volunteer-driven organization dedicated to combating hunger and poverty in our community. Their mission is fueled by donations and the efforts of volunteers, ensuring their doors remain open and their shelves stocked. To learn more about their vital work or discover ways to contribute, visit their website at www.fishoflaurel.org.

Thank you for making a difference!



Scholarships Open for Applications!



Are you heading to college or trade school in 2025? Market USA is excited to announce the \$24,000 Credit Union College Scholarship Program. Apply now for one of ten \$2,000 essay-based scholarships or two \$2,000 video-based scholarships. Deadline for applications is April 15, 2025. Scholarship winners will be announced in June 2025.

Essay Topic: How do credit unions promote financial wellness? Share benefits and examples.

Video Topic: Create a 60-second video showing credit unions' impact on financial health.

Members of Market USA entering their freshmen through senior year are eligible to apply at cufound.org/scholarship.

"We're thrilled to support our young members with this scholarship opportunity," said Laura Hassan, President/CEO. "The funds help cover tuition, and the application topics inspire innovative ideas." Market USA, the Credit Union Foundation MD|DC, and its generous supporters cooperate to make this scholarship program possible.

Beware of Check Washing Scams

Check-washing scams are increasing, leaving victims struggling to recover lost funds. Here's what you need to know and how to protect yourself:

How Scams Work: Scammers steal checks from the mail, erase the ink with chemicals, and rewrite them with new payee information. They may also use the checking account details to commit further crimes.

Protection Tips:

- Use mobile/online banking instead of checks.
- Write checks with black gel ink.
- Hand bill payments directly to your carrier or mail from the post office.
- Use security-tinted envelopes for mailing checks.
- Shred canceled checks and sensitive documents.
- Regularly review your checking account activity.
- Store checks securely at home.
- Avoid making checks out to "cash."

Stay vigilant and follow these tips to keep your checks safe.



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 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.



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Financial Solutions For Life

Holiday Closings

Martin Luther King, Jr. Day January 20, 2025
Presidents' Day February 17, 2025

Branch Offices

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

MAULDIN: 201 Bi-Lo Boulevard, Greenville, SC 29607

To confirm branch hours, visit marketusafcu.com.

Online Banking/Bill Pay & Alerts

Desktop and browser based mobile banking with Alerts for balances & much more at marketusafcu.com.

Mobile Banking with Mobile Check Deposit

Download the free app from your app store to enjoy all of the features of Online Banking plus Mobile Check Deposit.

SavvyMoney

Free, comprehensive credit score program within Online Banking and our Mobile App, offering your latest score, report, and insights into key factors affecting it.

Online Loan Application

Apply for auto, personal, credit card, home equity, 1st mortgages and more at marketusafcu.com.

Member Service Center

301-586-3400 • Mon – Fri: 9:00 am – 5:00 pm
memberservices@marketusafcu.com
Secure contact form available at marketusafcu.com, in our Mobile App and Online Banking.

HomeAdvantage

Earn a cash rebate (an average of \$1,500 in savings) when you use a HomeAdvantage real estate agent.

eStatements

Receive your statements earlier and more securely online. Enroll through Online Banking or our Mobile App.

Direct Deposit Advantage

- Earn an additional **0.25%** on the standard APY on eligible certificates (and another **0.10%** for eStatements).

Relationship Rewards

- Receive a **0.50%** discount on the APR for most consumer loans with Relationship Rewards.

To receive a Rewards Rate, you must have eStatements 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.

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.