








Market USA Checking Options Offer Value and Convenience

	VIP Checking Everything you want in a checking account, PLUS earn a high-yield Rate!	Direct Deposit Checking Convenient and affordable. Access to your pay check is immediate, plus you earn dividends!	Regular Checking Direct deposit is not required, plus you even earn dividends on your account!	Fresh Start Checking Designed to help you rebuild a positive checking history when there have been past checking difficulties.
All Checking Accounts Offer:	<ul style="list-style-type: none"> ✓ NO minimum balance requirements ✓ NO monthly maintenance fees or per check charges ✓ Surcharge-free access to over 30,000 CO-OP ATMs ✓ Easy, in-person account access at 5,000+ shared branches 		<ul style="list-style-type: none"> ✓ Online/Mobile Banking & Bill Pay ✓ Mobile Check Deposit¹ ✓ e-Statements & e-Alerts ✓ Variety of overdraft protection options 	
 Dividends:	<ul style="list-style-type: none"> ✓ Platinum Tier: earn 3.01% APY² up to \$15,000 ✓ Gold Tier: earn 2.01% APY² up to \$15,000 	<ul style="list-style-type: none"> ✓ earn 0.01% APY on balances of \$1,000 and up 	<ul style="list-style-type: none"> ✓ earn 0.01% APY on balances of \$1,000 and up 	
 ATM Transactions: 8 free monthly ATM transactions (ATM surcharges may apply)	✓	✓	✓	
 Added Discounts: 0.35% premium on certificates with direct deposit and e-Statements	✓	✓		
0.50% rate discount on your auto or signature loan with Relationship Rewards ³ (and another 0.25% discount with auto pay)	✓	✓		
 Checks: Free initial check order (Signature style only)	✓	✓		
 Direct Deposit: Required	✓	✓ (of at least \$500 per month)		✓
 Privilege Pay: <ul style="list-style-type: none"> • Saves you the extra hassles of dealing with a denied transaction by covering checks, ACH and bill payments for eligible accounts⁴ • Opt-In for coverage on ATM/debit card transactions.⁵ • \$29 fee each time Privilege Pay is accessed (Additional overdraft options available) 	✓	✓	✓	
 Special Conditions:				✓ Account will upgrade to Direct Deposit Checking after 6 months, providing it is in good standing

¹Membership must be established for at least 90 days; checking account must be opened for at least 30 days. Additional restrictions apply. Ask us for details. ²Annual Percentage Yield (APY) current as of 1/1/21 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) Platinum Tier: 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. ³To 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 checking account, or (b) at least \$25,000 on deposit. Discounts do not apply to credit cards, certificate and share secured loans, line of credit, Fresh Start, Home Equity Loans/Lines of Credit and First Mortgages. Your account and/or loan will revert to the standard rate if you discontinue direct deposit or e-statements. Discounts are not available on all loan types. Existing Market USA loans are not eligible. Ask for details. ⁴Market USA will normally pay overdrafts within Privilege Pay limits; however, payment by Market USA is a discretionary courtesy and not a right or obligation. We may refuse to pay an overdraft to you at any time even though we may have previously paid overdrafts for you. The Privilege Pay service may be withdrawn or withheld by Market USA at any time without prior notice, reason or cause. Maximum limit is \$500; you're actual limit may vary. Privilege Pay limit is subject to change based on account criteria. Certain restrictions apply. Ask us for details or visit marketusafcu.com. ⁵You can revoke your opt-in at any time by contacting us. Checking accounts subject to approval.



Federally Insured
by NCUA