

Spring
2019



Market News



Imagine the Possibilities with a Home Equity Line of Credit!

Open the door to that special home improvement project, take a dream vacation, finance a child's education, or consolidate high interest rate loans into one low, easy payment by tapping into the greatest asset you have: your home.

Our Home Equity Line of Credit offers:

- Low **5.00% APR**¹
- 20 year draw period
- Up to 85% of your home's value
- No closing cost options²
- No annual fees

We also offer fixed rate Home Equity Loans starting as low as 4.24% APR.¹ To apply, visit marketusafcu.com, call 800-914-4268 or stop by a branch.

¹Annual Percentage Rates (APRs) current as of 4/1/19 and subject to change without notice. Rates are based on an evaluation of each applicant's credit and the selected term, if applicable. Your actual rate may vary. Home Equity Line APR is variable and the maximum APR is 18%. Rate is Prime - 0.50%. Subsequent rate changes occur quarterly based on the Prime Rate, which was 5.50% as of 12/20/18. Minimum Home Equity Line of Credit is \$10,000. Home Equity Loan payments at 4.24% APR for 60 months are approximately \$18.57 per \$1,000 per month. Minimum Home Equity Loan is \$5,000. ²Closing costs will be waived if you (a) take an initial advance of \$20,000 on a Home Equity Line of Credit or finance a minimum of \$20,000 on a Home Equity Loan and (b) maintain our Security Interest in the Security Property for at least 36 months. Closing costs typically range from \$0.00 to \$1,500.

Your Presence is Requested
at the



Annual Business Meeting

When: Friday, April 26, 2019

5:30 pm Light Refreshments

5:45 pm Business Meeting

Where: Market USA FCU Headquarters

8871 Gorman Rd, Suite 100
Laurel, MD 20723

As a member-owner of the credit union, you will hear a review of 2018 and find out what is in store for 2019. 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.

Save Big on Your Next Home with Cash Rewards



If you're in the market for a new home, check out HomeAdvantage® – our free real estate program that pays hundreds to thousands in Cash Rewards* at closing! That means money back in your pocket for things to make your new home your dream home.

Find the perfect home: Visit our HomeAdvantage website to view property listings and access helpful home-buying resources.

Find the right agent: All the real estate agents in our HomeAdvantage network were hand-picked based on their experience and expertise.

Earn Cash Rewards: Buy or sell a home using one of these agents, and qualify for HomeAdvantage Cash Rewards.* Cash Rewards are equal to 20% of your agent's commission. Use your HomeAdvantage agent to buy and sell, and receive double the reward!

So when you're ready to find the home of your dreams, let Market USA help you get started. To learn more, visit the Resources page on our website or call 800-203-9014. In addition to HomeAdvantage, we offer a variety of mortgage options, including fixed rate, adjustable rate, FHA loans and more. Contact a mortgage consultant at 571-328-5036 or visit us online for details.

*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

Fresh Start Loan Changes Coming Soon!

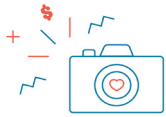
Our Fresh Start Loan can help you rebuild or establish credit by borrowing \$500 for six months with no credit check required.* Starting in late April, Fresh Start Loan applications will only be available online or in the branch. Although applications will no longer be available over the phone, applying online is quick and easy! Take advantage of our convenient online application at marketusafcu.com, or visit one of our branch locations nearest you to get started.

*Borrow \$500 at 18% APR (Annual Percentage Rate) for 6 months. APR effective 4/1/19. A minimum of (6) six months of verified income is required and must be within the last (30) thirty days prior to the loan request (excluding seasonal income). Applicants who are retired or receiving Social Security and/or pension benefits are eligible without (6) months of income verification. You must have direct deposit of net pay (minimum of \$500 per month) into your Market USA account for 3 consecutive months. A \$30.00 non-refundable fee is due at time of application.



FRESH START

April is Youth Month



The Future is Yours

➤ Picture it! ➤ Save for it! ➤ Share it! ➤

write down their dreams, create vision boards, and encourage each other. These activities will help lay the groundwork for their future success. Putting their dreams and goals down on paper where they can see them every day actually helps to achieve them. Take a photo and share it on social media sites using the hashtag #CUYouthMonth. Sharing goals will help inspire others to set goals too.

Dreaming of our ideal future inspires us, and children are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen.

The theme for Youth Month this April, is "The Future is Yours: Picture it! Save for it! Share it!" We're encouraging all members, particularly our youngest, to

Our Dollar Dog Kids Club Website Has a New Look!

Our Dollar Dog Kids Club, for youngsters up to 12 years old, teaches children the importance of saving money while having some fun, too. The Dollar Dog website has just been updated with a brand new look, and offers a more user friendly experience with coloring pages, activities, and new games! Dollar Dog Kids Club benefits include:

- Official club membership card
- Dividend-earning savings account
- Doghouse Savings Bank that your child can customize and color
- A special yearly birthday card from Dollar Dog with a \$1 deposit
- And more!

To open a Dollar Dog savings account for your child, fill out our online membership application, stop by a branch, or call 800-914-4268. Be sure to visit our Resources page at marketusafcu.com to check out our new and improved youth site!



Review Your Financial Situation Regularly



To stay in good physical health, most people get a medical check-up on a regular basis. To keep your finances manageable, you need regular financial check-ups as well.

What should you be looking at specifically?

Are your expenses exceeding your monthly income? – Create a budget and track your monthly expenses. Are you spending more than you bring in? Use the budget to determine where you need to rein in your spending. Consider using cash or your debit card for your entertainment expenses or luxuries instead of a credit card.

Credit Card debt – Ideally, you should pay off the balance in full each month. Otherwise, try to keep your balance to less than 30% of your total credit amount.

Insurance – If you're a renter, do you have renter's insurance? Should you ever experience a fire or break-in, this coverage could be well worth the expense. Don't have health insurance through your work? Consider purchasing a plan which will cover medical expenses in the event of a serious illness or injury.

Emergency fund – If you don't have one, consider starting one! Deposit at least 1% of each paycheck into an emergency fund. Aim to save enough to cover 3 to 6 months of household expenses.

CCCSMD (formerly Guidewell Financial Solutions) is available to review your financial situation and recommend solutions specific to your individual needs. To request a free session, visit the Resources page on our website or call 800-642-2227.

Holiday Closings

Memorial Day May 27, 2019

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 marketusafcu.com.

Online Banking/Bill Pay & eAlerts

Desktop and browser based mobile banking with eAlerts for balances & much more at 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.

Market USA Car Buying Service

Powered by TrueCar

A hassle-free car buying experience that shows you what others paid, so you never overpay. Receive a Guaranteed Savings Certificate.

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
Secure contact form available at 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 Online 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, with Relationship Rewards.

Relationship Rewards

To receive 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 Market USA checking account, or (b) at least \$25,000 on deposit.

Person-to-Person Transfers (P2P)

With the PayPal feature in our new Online and Mobile Banking, you can send money to anyone, anywhere, using only an email address.

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.

Loan Comparison Tool

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



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