

Spring
2023



Market News

Get a Great Return on Your Money with Our Certificate Specials!

Getting a tax refund? Have extra cash on hand that you've been saving? If so, we can help you earn more for your money.

10-Month Certificate

4.40%
APY*

with e-Statements

- \$500 minimum deposit
- Regular and IRA certificates available
- Deposits federally insured up to \$250,000 through NCUA

Open a certificate today!

- Use our Mobile App or Online Banking by choosing "Open an Account" from the menu
- Call 301-586-3400
- Stop by a branch

17-Month Certificate

5.00%
APY*

with e-Statements



*APY (Annual Percentage Yield) effective as of 4/1/23. Offer available for a limited-time only and subject to change without notice. Minimum deposit of \$500 required to earn stated APY. Requirement to earn APY: activated e-Statements. 4.30% APY for 10-month certificate and 4.90% for 17-month certificate without e-Statements. Certificate is only valid for a single 10-month and 17-month term. 10-month certificate will auto renew to a standard 12-month term; 17-month certificate will auto renew into an 18-month term. A withdrawal of dividends or the occurrence of fees could reduce earnings. Early withdrawal penalties may apply. Cannot be combined with any other offers or promotions.

Move Your Money Around Quickly and Effortlessly!

Through our Mobile App or Online Banking, you can easily transfer funds between your Market USA accounts and accounts you have elsewhere, up to \$5,000 per day, \$15,000 per month. To set up transfers, you will need your other institution's bank account number and routing number. If you would like to transfer a higher amount, you can wire money from your other financial institution to your Market USA account. Visit our Transfers page at [marketusafcu.com](https://www.marketusafcu.com) for details!



We've Expanded Hours at Our Laurel Branch



Our Laurel branch is now open on Saturdays! We're very excited to offer additional time for you to stop in and conduct transactions at our main office, located at 8871 Gorman Rd, Suite 100, Laurel, MD 20723. Hours are:

Monday - Friday:

9:00 am - 4:00 pm

Saturday:

9:00 am - 12:00 pm

Your Donations Helped Local Families!

During the holidays, our Laurel Branch held a food drive for Elizabeth House, an all-volunteer food pantry and soup kitchen serving the greater Laurel area. With higher food costs, it's been a challenge for many families in our community to put meals on their tables. But, thanks to your donations, our food drive was a success! Children, seniors, and families struggling with hunger and food insecurity were able to get much-needed meals.



Your Presence is Requested at the Market USA Annual Business Meeting

When: Friday, April 21, 2023

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 2022 and find out what is in store for 2023. 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.

Free Yourself From Student Loan Debt Webinar

Don't let college costs from long ago ruin your future. Join us for this free webinar, offered through our financial education partner, KOFE (Knowledge of Financial Education).

In this webinar, you'll learn:

- How these terms can save you thousands: forbearance, deferment, and federal repayment programs
- The truth behind student loan forgiveness
- How to find experts who can truly help you lighten your student loan burdens.

When: Wednesday, May 10th at 1:00 pm • Visit marketusafcu.com to register today!

Holiday Closings

Memorial Day	May 29, 2023
Juneteenth (National Independence Day)	June 19, 2023
Independence Day	July 4, 2023

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 & 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 to enjoy all of the features of Online Banking plus Mobile Check Deposit.

Online Loan Application

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

Market USA Car Buying Service

It's never been easier or more convenient to find your next car. Go to marketusafcu.com for more information on **TrueCar**.

Member Service Center

Call or text Monday - Friday: 9:00 am - 5:00 pm
 301-586-3400 • 800-914-4268 Option 4
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.

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 on eligible certificates (and another **0.10%** for e-statements).

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 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 PopMoney feature available within Bill Pay in Online and Mobile Banking, you can send money to anyone, anywhere, using only an email address or mobile phone number.

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

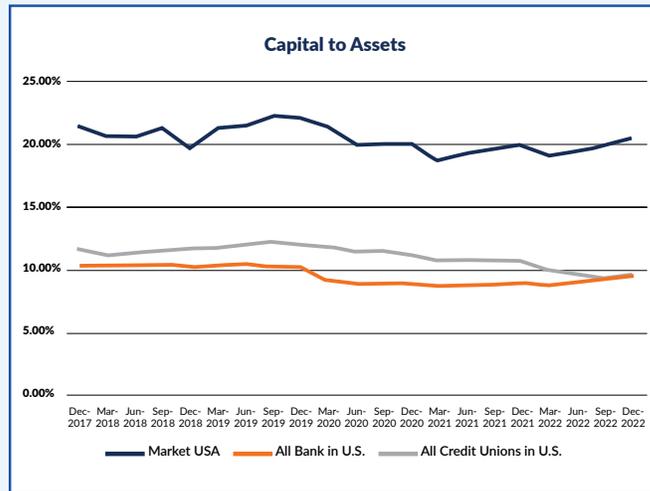
To find out how much you could save by moving your loans to Market USA, visit marketusafcu.com/lending/loantools.aspx.

Your Deposits Are Safe



You've probably heard about the recent bank failures in the news. Rest assured knowing that Market USA remains stronger than ever.

- Market USA is extremely well capitalized - much higher than most other credit unions and banks in the United States. In ranking, we are in the top 8%.¹
- Market USA has very few low rate long term investments (less than 2.7% of capital)
- Market USA is one of the safest financial institutions in the country
- Deposits are federally insured by the National Credit Union Administration (NCUA) up to \$250,000 per type of account ownership. Visit MyCreditUnion.gov/share-insurance for more information. If you have over \$250,000 on deposit with us, contact us to see if different account titling can be used to increase your coverage (like adding a different beneficiary or joint owner).



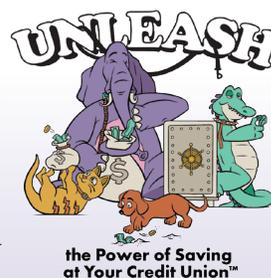
¹Based on Data as of 12/31/22 for all banks and credit unions in the United States.

April is National Credit Union Youth Month

Parents have the important role of teaching their children life skills that will enable them to thrive as adults. One important skill is to learn how to manage money well. Practicing this skill early will help children through the inevitable financial ups and downs common in adulthood. Opening a savings account for your child gives them a great opportunity to begin their training.

Every April, credit unions across the country focus on educating youth about financial health. This year's theme, "Unleash the Power of Saving at a Credit Union™," encourages kids to take care of their "pet" savings account and watch how powerful it can be.

Please join us to celebrate Youth Month this April and help your child "unleash" the power of saving! Call **301-586-3400** or stop by a branch to open a youth savings account today!



Federally Insured
by NCUA

