

Winter
2024



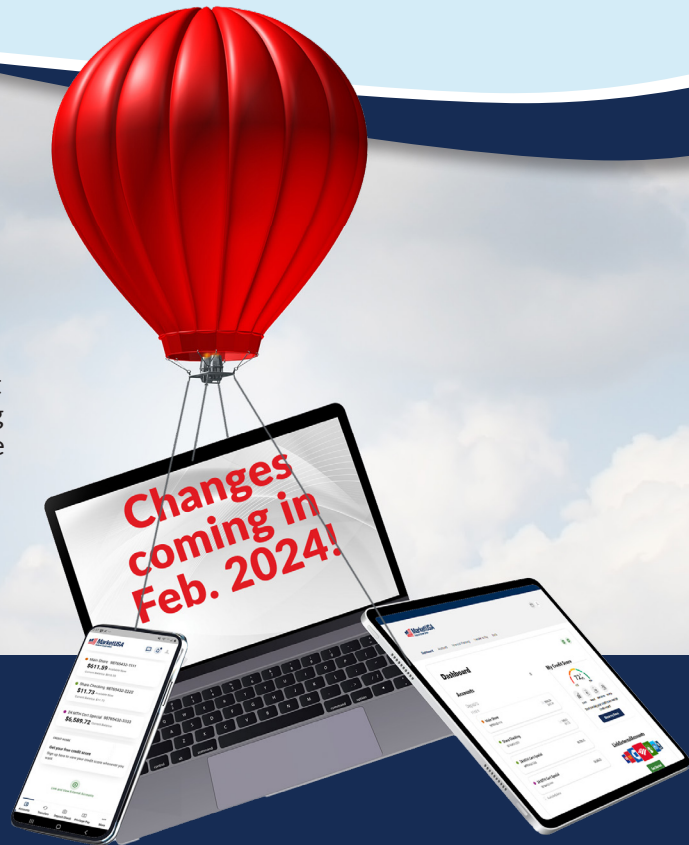
Market News

We're Taking Your Digital Banking Experience to New Heights!

Get ready for exciting upgrades coming your way. In our commitment to providing you with innovative financial services, we will be rolling out a series of enhancements that will redefine the way you manage your money.

We are working hard to ensure a smooth transition for all our valued members. We are confident that these upgrades will transform your banking experience. As an integral part of this initiative, **it's crucial that we have your correct contact information.**

Please log into Online Banking or our Mobile App, and choose **Settings** from the menu, then **Profile** to review your contact information and make any updates, if needed. This will ensure you will be kept informed about our new features and important account-related information, in addition to being able to access our upgraded platform.



Keep an eye on your inbox and our website for updates on the official launch date and sneak peaks. We can't wait for you to experience all that our new digital banking platform has to offer!

Erase Your Debt!

Our low-rate **Signature Loan** is your key to simplifying payments, lowering interest rates and taking control of your

financial journey. Say goodbye to multiple payments and consolidate high-rate credit cards into one manageable payment, making it easier to pay off your debt once and for all with:

- Rates as low as **11.74% APR***
- Flexible repayment terms range from 12-60 months
- No hidden fees
- No early payoff penalty

Applying is fast and easy! Get started today at marktusafcu.com or call **301-586-3400**.

*Annual Percentage Rate current as of 1/1/24. 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 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. Payments at 11.74% APR for 12 months are approximately \$89.32 per \$1,000 per month. Financing for qualified Market USA members.

Check Out Our Exclusive Tax Offers!

Scan Me!



This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member, you can **enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.**



– Get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America's #1 tax preparation provider.



– Get expert tax help and the best-in-market **savings up to \$25 on H&R Block** professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts!

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!



Void where prohibited. NO PURCHASE NECESSARY. Open to legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/24. The odds of winning will be determined based on the number of entries. One grand prize of \$10,000 and four first prizes of \$1,000 each. To enter and view Official Rules, visit <https://taxservices.lovemycreditunion.org>.

Love My Credit Union®
rewards

Your Presence is Requested at the

MarketUSA Annual Business Meeting

Federal Credit Union

When: Friday, April 26, 2024
5:30 pm Light Refreshments
5:45 pm Business Meeting

Where: Market USA FCU
8871 Gorman Rd, Suite 100
Laurel, MD 20723

Join us as the Chairperson of the Board of Directors and CEO/President review our 2023 accomplishments and discuss our plans for 2024.

2024 Election Notice

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

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



Chris Caldwell

Chris has been a Market USA Board member since December 2014. He has worked with Daymon/Retail Odyssey for 9 years as a Sr. Business Manager on the Harris Teeter account. Prior to working for Daymon, Chris was with BI-LO for 32 years in Retail Operations, Merchandising and Training and Development. He graduated from Erskine College with a B.S. in Business Management. He is married to his wife of 35 years, Anna. They have 2 sons, Christopher (32) and Connor (27). They are also blessed with a daughter-in-law Rachel (32), married to Christopher and 2 granddaughters, Abigail (2) and Lydia (6 months).



Anthony K. Childress, Sr.

Anthony has been a Market USA Board member since April 2021. He began his career at Giant in 1986. In his 34 years with Giant Food he has held multiple leadership positions and is currently an Assistant Store Manager in Clarksville, MD. He continues to work on his degree from the University of Maryland in Business Management. Over the years he has been recognized and honored for his contributions to Giant Food. Anthony is currently an active mentor for up and coming management trainees.



Bob Reichard

Bob has been a Market USA Board member since April 2018. He worked for Giant/Ahold USA for 15 years. After a year in the stores, he moved to the Information Systems department, starting out in a junior technical role and working his way up into senior management within the department. After leaving Giant, Bob started his own company and has specialized in network infrastructure for small- and medium-sized businesses for the last 19 years. He has earned numerous industry certifications throughout his career. A summa cum laude graduate from the University of Maryland University College, Bob holds a B.S. degree in both Computer Science and Computer Information Systems.



Robert Watts

Rob has been a Market USA Board member since May 2011 and was appointed Chairman in 2018. He is the Associate Vice President, Benefits Planning for Nationwide Mutual Insurance Company, where he is responsible for leading and supporting the benefit strategy, planning and administration function for all Health & Welfare benefits plans as well as Retirement plans. Prior to joining Nationwide, he served for 14 years in various leadership roles at Ahold N.V. and Ahold USA. Rob received a B.A. in Finance from Towson University and an MBA from Loyola University. He is a qualified accountant (CPA) and holds the Global Remuneration Professional designation (GRP).

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 192 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, 2024. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 2, 2024, 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 15 - April 19, 2024. 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 19, 2024. 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.

Enter to Win a \$1,000 Scholarship

Are you headed off to college or trade school in 2024? The \$12,000 Credit Union College Scholarship Program is now accepting applications! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and/or one of two \$1,000 video-based scholarships. And yes, you may apply in both categories.



This year's essay topic is "Explain the good habits you've developed for creating a sound financial future for you and your family. Additionally explain how your relationship with your credit union enhances or helps you establish or maintain those habits."

This year's video topic is "Create a 60-second video depicting one or more good habits for making sound financial decisions and how your relationship with your credit union has helped to establish, enhance or maintain those habits."

Deadline for applications is April 15, 2024. Scholarship winners will be announced in June 2024.

Any member of Market USA entering their freshmen through senior year of college or trade school may apply. Applications are accepted online at cufound.org/scholarship.

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

6 Financial Resolutions for the New Year



It's a brand-new year, and the perfect time to set budget-friendly resolutions that can pave the way to a more financially fit future. Whether you're looking to save for a specific goal, pay down debt or just make smarter financial decisions, these resolutions can help you manage your money more effectively and help provide ongoing financial wellness for the coming year.

1. Create (and stick to!) a budget

If you don't have a monthly budget, let's get one started! Track your spending and income over several months, and then make a list of all expenses and all monthly income streams. Assign a dollar amount to each expense category. If your columns are equal, or your income is more than your expenses, you're doing great. But, if your expenses are more than your income, you'll need to trim your spending or find ways to increase your income.

After you've created your budget, or if you already have one, resolve to actually stick to it each month. Review your expenses throughout the month to track your progress and make any necessary adjustments.

2. Build an emergency fund

An emergency fund is your financial safety net. Without money set aside for an emergency, an unexpected expense can easily send you spiraling into debt. Experts recommend having three to six months' worth of living expenses in your emergency fund. Resolve to build an emergency fund this year by setting aside a small sum of money each month until you have a nest egg that can get you through virtually any emergency.

3. Trim your expenses

Take a long, hard look at your spending habits. Have your expenses started trickling upward in any area(s)? For most people, expenses will continue to rise with the passage of time and with changing life circumstances unless they make a conscientious effort to control it. Reviewing your spending is the first step in reigning in those numbers. Identify your weak areas and brainstorm for ways to start spending less.

4. Pay down debt

Make this the year you pay down debt, or at least make real headway toward getting rid of it for good. You can choose to prioritize high-interest debts, or work on paying off your smallest debt first to keep your motivation going. Maximize payments on your chosen debt until it's paid off. Reviewing your spending is the first step towards reigning in those numbers.

5. Automate your savings

It's wonderful to resolve to put more money into savings each month, but how do you turn those good intentions into reality? Set up automatic monthly transfers from your checking account to your savings so you never forget to feed your savings.

6. Expand your financial education

Financial literacy is an invaluable asset. Invest in your financial education this year by reading books, taking online courses, listening to podcasts or attending seminars on personal finance. Understanding concepts like investing, taxes and retirement planning will empower you to make informed decisions that can help ensure a financially secure future.

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.

Holiday Closings

Martin Luther King, Jr. Day	January 15, 2024
Presidents' Day	February 19, 2024

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

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.

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.

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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Financial Solutions For Life