

Fall

2016



Market News

Celebrate the Season with Our Holiday Loan!



This is the time of year when the expenses start piling up: gifts, entertainment, travel and more. Our **Holiday Loan** is a great way to give your budget some breathing room. Celebrate the season with a rate lower than most credit cards!

Rates as low as **7.39% APR*** | 12-month term | Borrow up to \$3,000

Apply online at marketusafcu.com, call 800-914-4268 or stop by a branch.

*Annual Percentage Rate current as of 10/1/16. 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 checking account or (b) at least \$25,000 on deposit. Payments at 7.39% APR for 12 months are approximately \$87.02 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union members. Limited-time offer.



Score a Winning Drive

Enterprise's friendly sales associates are here to help you **make the right call**. Enterprise will



offer you the **Kelly Blue Book® Trade-In Value on your vehicle plus up to \$500*** when you finance an Enterprise vehicle with Market USA. This sale runs through October 31, 2016.

Visit marketusafcu.com or call 800-914-4268 to get pre-approved today!

Preview the great selection of quality used vehicles or find the nearest Enterprise Car Sales location at enterpriseautosales.com/marketusafcu.

*Kelly Blue Book Trade-In Values used by Enterprise are obtained from ©2016 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of up to \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid in MD, NM, OR, VA and Washington, D.C. Offer valid September 1 – October 31, 2016. No cash advances. Cannot be combined with any other offers. THE VALUE OF USED MOTOR VEHICLES VARIES WITH MILEAGE, USAGE, INCLUDED ACCESSORIES AND CONDITION. BOOK VALUES SHOULD BE CONSIDERED ESTIMATES ONLY. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2016 Enterprise Car Sales.

Get a Winning Auto Loan, Too!

- Great low rates
- No payment for 2 months*

Visit marketusafcu.com for details.

*Interest begins accruing upon disbursement of the loan. Loans and deferred payments are subject to credit approval. Payments can be made during the two-month deferral period. During the two-month payment deferral, interest will accrue and may extend the original term of the loan. Offer does not apply to refinancing auto loans currently with Market USA. Offer is subject to change without notice. Certain restrictions apply. Ask us for details.

Skip a Pay: Take a Break from Bills!



If you have an auto or personal loan, give your budget a boost for the holidays with Skip-a-Pay! Visit marketusafcu.com, log onto Internet Banking and click the "skip" tab beside the loan you want to skip.

A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes Mortgage, Home Equity and Credit Card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be in good standing. Two skips allowed per year. Certain restrictions apply. Visit marketusafcu.com or call 800-914-4268 for details.

New! Visa Platinum Secured Provides Flexibility for Your Budget

Our new Visa® Platinum Secured gives you access to credit while helping you establish or rebuild a positive credit history.

- Low rate and no annual fee
- Approval not based on credit
- Credit lines from \$200 - \$5,000
- Available credit secured by funds in your savings account
- EMV chip for added security

Apply for our new Visa Platinum Secured card today!
Visit marketusafcu.com, call 800-914-4268 or stop by a branch.



Choose from
2 great designs!

Looking to Lower Loan Payments? Try Our New FlexPay Program!



If you have a Market USA auto or personal loan and are looking to save on your monthly expenses, you may be eligible to use our new FlexPay program! With a few easy clicks, you can extend the loan term and lower your monthly payments. The entire process is completed securely online.

To get started, simply sign into Internet Banking or Mobile Banking through our website (not the mobile app), and select "FlexPay" next to your loan. If you are eligible, your current loan information will already be pre-filled on the FlexPay screen. You can adjust the dial until you find the term and monthly payment that fits your needs. Once you select the "Extend Term" button, e-sign and submit your loan documents, and you're done! Visit our website for more details.*

*Member must be in good standing. Other restrictions apply. Ask for details.

Direct Deposit Change for Free ATM Transactions



The minimum monthly direct deposit requirement to receive 8 free ATM transactions per month has changed to \$500. ATM surcharges may apply.

You can also choose the debit option at POS terminals to request cash back at no charge.

Build a Better Nest Egg Regular and IRA Certificate Specials!

1.31% APR* 18 Months

2.06% APR* 60 Months



Other rates and terms available at marketusafcu.com. Open a certificate through Internet Banking, by calling 800-914-4268 or stopping by a branch.

*Annual Percentage Yield (APY) current as of 10/1/16 and subject to change. Stated APY includes a premium of 0.35% which requires activation of e-Statements & Direct Deposit of at least \$500 per month. Any APY provided assumes dividends will remain on deposit until maturity. A withdrawal of dividends or the occurrence of fees will reduce earnings. Early withdrawal penalties may apply.

Tips to Protect Yourself from Identity Theft

Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you, and you don't want to become another statistic, here are some tips to stack the odds in your favor.

1. A winning night can turn into a nightmare really fast if your wallet is lost or stolen, especially if personal information like your Social Security card is in there. Do not carry your Social Security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast and accurately.
2. You can bet that if you use easy-to-guess passwords and PINs – like your house number or birth date – some hacker will figure it out. Use a mix of symbols and numbers, and upper- and lower-case letters.
3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't

click on any links. Go to your account log-ins manually using a bookmark, or typing the URL.



4. Know that your credit union will never call or e-mail asking for your Social Security number or birth date. If an alleged business or financial institution asks for personal information, passwords or credit card numbers, do not respond. Instead, call the business or financial institution directly at a number you know is legitimate.
5. Make sure all your electronic devices are as secure as possible by updating your operating systems, software and browsers. Being up-to-date will minimize chances of being hacked. Password-protect all of your devices so that if they are stolen, logging in will be more difficult.

Holiday Closings

Columbus Day	October 10, 2016
Veterans Day	November 11, 2016
Thanksgiving Day	November 24, 2016
Christmas Day	December 26, 2016

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 .

Internet 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

Car buying that shows you what others paid, so you never overpay.

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 Internet 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 (see Rewards Rate info).

Person-to-Person Transfers (P2P)

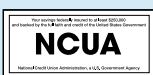
Register for Bill Pay and begin using Popmoney to transfer and receive money using email address, mobile phone number or financial account information.

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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by NCUA

