

Spring
2017



Market News

You're Invited!



Annual Meeting

When: Friday, April 28, 2017
5:30 pm: Light Refreshments
5:45 pm: Business Meeting

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

As a member-owner of the credit union, you will hear a review of 2016 and find out what is in store for 2017. 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.

Make Your Membership Even More Rewarding!

The more you use Market USA products and services, the more you benefit! Through Relationship Rewards, you receive a **.50% rate discount*** on your auto or signature loan with 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. Even better, you can receive an additional **.25% discount** with auto pay!

To learn more, or to apply for a loan, visit marketusafcu.com.

*Discounts do not apply to credit cards, certificate and share secured loans, lines of credit, Fresh Start, Home Equity Loans/Lines of Credit and First Mortgages.



Making a Difference with the Market USA Cares Foundation

Market USA Cares Foundation was recently created to support the credit union's commitment to improving members' lives. While the credit union strives to improve members' financial lives, Market USA Cares Foundation is committed to promoting a better life overall for our members and the communities in which they live.



The Market USA Cares Foundation assists charities supported by partners of Market USA and local organizations. Turning Point of SC is the first beneficiary of the Cares Foundation. Located near our Mauldin Branch, Turning Point offers alcohol and drug recovery services and reconnects people to their families and communities.

For more information or to make a tax-deductible donation, please email memberservices@marketusafcu.com, call 800-914-4268 or stop by a branch. The Cares Foundation is a volunteer-run program, and 100% of donations benefit charities supported by the Foundation.



Apple Pay!

Starting in May, you'll have the convenience of paying with your Market USA debit card through Apple Pay! We're excited to offer this great new service to members with eligible devices, such as the iPhone 6 or a newer version. Getting started is easy:

1. Go to Wallet, then tap Add Credit or Debit Card.
2. Follow instructions to add your Market USA debit card. If your Market USA card is already connected to your iTunes account, you need only enter the card's security code.
3. Tap Next. We'll verify your information.
4. After you receive verification, tap Next. Now you're ready to start using Apple Pay!



To make paying even easier, make sure your Market USA debit card is your default payment option. Go to Wallet, tap Default Card and select Market USA in your list of enrolled cards.

Check marketusafcu.com for updates on our launch of Apple Pay!

Market USA Sponsors the Millionaire's Club at St. Vincent Pallotti High School



Market USA is sponsoring a "Millionaire's Club" financial education program at St. Vincent Pallotti High School in Laurel, MD. More than 40 students are participating in the program, all eager to learn more and begin their journey toward financial independence.

Students now have access to an engaging resource for developing their personal finance skills, enjoying competitions with other schools, and performing an annual entrepreneurial project to hone their business skills.

Students are currently participating in Stock Market Game™ competitions, with teams of students researching and trading stocks on a "virtual" basis, pitting their selections against other teams and experiencing the ins and outs of investing. In addition, they are learning about the basics of budgeting, selecting financial services, protecting their assets and identities, responsible borrowing, career choice and more.

The Millionaire's Club is made possible through the Credit Union Foundation of MD/DC.

Cash Rewards, Discounts and Exclusive Savings!



Credit union members have saved nearly **\$2 billion** with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal online and downloadable tax products.
- ♥ Get trusted protection and true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.

Visit our Resources page at marketusafcu.com to start saving today!

***Activation Fee:** Up to \$30/line. Credit approval required. **Sprint Credit Union Member Cash Rewards Offer:** Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members and member employees (ongoing verification). Tax ID required to establish business account. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activated. Requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Maximum 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance). May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint account remains active and in good standing for 1 year. Maximum 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 weeks for Cash Reward to be deposited to your credit union account. If the Cash Reward does not appear after 8 weeks, visit lovemycreditunion.org/sprintrewards and click on "Cash Rewards Tracker." New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 Cash Reward per new line(s).

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions and options subject to change & may be modified, discontinued or terminated at any time without notice. Restrictions apply.



Federally Insured by NCUA



Holiday Closings

Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4

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.