

Spring  
2018

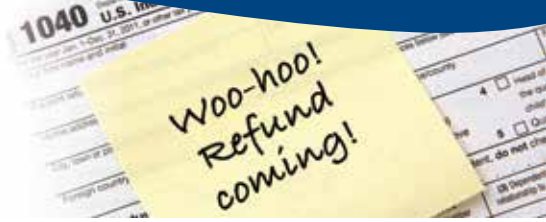


# Market News

## Tax Time Certificate Special

Grow your tax refund with our Tax Time Certificate Special – available for a limited time only!

- **2.50% APY\*** with e-Statements (**2.40% APY\*** without e-Statements)
- 10-Month Term
- Deposit from \$500 - \$10,000



Other rates and terms are also available at [marketusafcu.com](http://marketusafcu.com). To open a certificate, download the certificate application and mail it with your deposit to Market USA FCU, 8871 Gorman Rd, Suite 100, Laurel, MD 20723, or stop by a branch. Don't miss out! The 10-Month Certificate Special is only available until April 30, 2018.

\*APY (Annual Percentage Yield) effective as of 3/26/18 and subject to change. Minimum deposit of \$500 required to earn stated APY. Maximum deposit \$10,000. New money only. Requirement to earn 2.50% APY: activated e-Statements. 2.40% APY without e-Statements. Certificate is only valid for a single 10-month term and will auto renew to standard 12-month term. A withdrawal of dividends or the occurrence of fees could reduce earnings. Early withdrawal penalties may apply. Offer valid until 4/30/18. One certificate per Social Security number. Cannot be combined with any other offers or promotions.

**Your Presence is Requested at the**



### Annual Business Meeting

**When:** Friday, April 27, 2018  
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 2017 and find out what is in store for 2018. 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.

## Got Springtime Projects? Apply for a Home Equity Line of Credit!



Take advantage of our low-rate Home Equity Line of Credit which offers flexibility and access to funds when you need it. Benefits include:

- **Low 4.25% APR<sup>1</sup>**
- **No closing cost options<sup>2</sup>**
- **20-year draw period**
- **No annual fees**

We also offer fixed-rate Home Equity Loans starting as low as **4.24% APR<sup>1</sup>**. Don't forget the possible tax advantages of home equity loans, too – check with your tax advisor for details. To apply, visit [marketusafcu.com](http://marketusafcu.com), call 800-914-4268 or stop by a branch.

<sup>1</sup>Annual Percentage Rates (APRs) current as of 4/1/18 and subject to change without notice. Rates are based on an evaluation of each applicant's credit. Home Equity Line APR is variable and the maximum APR is 18%. Rate based on Prime - 0.50%. Subsequent rate changes occur quarterly based on the Prime Rate, which was 4.75% as of 3/22/18. Minimum Home Equity Line of Credit is \$10,000. Home Equity Loan payments at 4.24% APR for 60 months are approximately \$18.55 per \$1,000 per month. Minimum Home Equity Loan is \$5,000.  
<sup>2</sup>Closing 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. Subject to credit approval.

## Car Loan Savings!

- New autos as low as **1.79% APR<sup>1</sup>**
- Used autos as low as **2.04% APR<sup>1</sup>**
- No payments for **two months!**<sup>2</sup>

Get pre-approved before you shop!  
Apply online at [marketusafcu.com](http://marketusafcu.com)  
or call 800-914-4268.

## Limited-Time Offer. Long-Time Satisfaction.

April  
1-30, 2018

**car sales**

Enterprise will offer you Kelley Blue Book<sup>®</sup> Trade-In Value on your vehicle plus

**Up to \$500<sup>1</sup>**

When you finance an Enterprise vehicle with Market USA Federal Credit Union.



Visit [cuauto deals.com](http://cuauto deals.com) and contact Market USA to get pre-approved today!

<sup>1</sup>Annual Percentage Rate current as of 4/1/18 and subject to change without notice. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment and an additional .50% for having a qualifying Rewards Relationship. To qualify for 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 1.79% APR for 36 months are approximately \$28.58 per \$1,000 per month. Payments at 2.04% APR for 36 months are approximately \$28.71 per \$1,000 per month. <sup>2</sup>Interest begins accruing upon disbursement of the loan. Loans and deferred payments are subject to credit approval. Current Market USA loans are not eligible for this promotion. Offer available for a limited time only and subject to change without notice. Certain restrictions apply. Ask us for details.

<sup>1</sup>Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2018 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & 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 & 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 & 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. See a Sales Consultant for details. Offer valid in MD, NM, OR, VA and Washington D.C. Offer valid 04/01/18-04/30/2018. No cash advances. Cannot be combined. Not valid on previous purchases. THE VALUE OF USED MOTOR VEHICLES VARIES WITH MILEAGE, USAGE, INCLUDED ACCESSORIES & CONDITION. BOOK VALUES SHOULD BE CONSIDERED ESTIMATES ONLY. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.

# New Saturday Hours at Our Mauldin Branch

Starting Saturday, April 14th, 2018, our hours will change to better serve you at the Mauldin Branch, located at 201 BI-LO Blvd, Greenville, SC 29607.

## Lobby Hours

Mon, Wed, Thurs, Fri: 8:30 am - 4:00 pm  
 Tuesday: 9:00 am - 4:00 pm  
 Saturday: 9:00 am - 12:00 pm

## Drive-Thru Hours

Mon, Wed, Thurs, Fri: 8:00 am - 4:00 pm  
 Tuesday: 9:00 am - 4:00 pm  
 Saturday: 9:00 am - 12:00 pm

## Identity Theft & Fraud Seminar

Join us at our Landover Branch to learn how identity thieves get your personal information, how to minimize your risk of ID theft, warning signs that you may be a victim, how to spot phishing attacks, tips on shopping safely online, what to do if you're a victim of fraud, and more.

**Where:** Market USA Federal Credit Union  
 8200 Professional Pl, #105  
 Landover, MD 20785

**When:** Wednesday, May 9, 2018  
 6:00 pm - 7:00 pm



All attendees will receive a free gift and light refreshments will be served. Please RSVP by emailing [memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com), calling 800-914-4268, or stopping by the branch.

**Space is limited – reserve your seat today!**

## More Money in Your Pocket, Thanks to Love My Credit Union® Rewards

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Market USA, you can get discounts and rewards that include:



- A **\$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.\* And there's more! Members are eligible for **25% off accessories**.
- **Up to \$15 off TurboTax®** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- Trusted protection and **true savings** with the **TruStage® Auto & Home Insurance Program**.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit our Resources page at [marketusafcu.com](http://marketusafcu.com) today!

\***Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Program Offer:** Offer ends 12/31/18. Avail. for eligible credit union members & member employees (ongoing verification). Tax identification number or business Social Security number req. to establish business acct. Receive a \$100 cash reward for each new smartphone line registered within 30 days of activ. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. at point of sale. Max 15 lines. Sprint acct. must remain active and in good standing for 31 days and at the time of processing to receive cash reward. Excludes MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance). **\$50 Loyalty Cash Reward:** Members can earn a \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. Account must be in good standing and active at the time of processing. **Cash Reward:** Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker." **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions & options subject to change & may be modified, discontinued or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Holiday Closings

Memorial Day Monday, May 28  
 Independence Day Wednesday, 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](http://marketusafcu.com).

## Internet Banking/Bill Pay & eAlerts

Desktop and browser based mobile banking with eAlerts for balances & much more at [marketusafcu.com](http://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](http://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](mailto:memberservices@marketusafcu.com)  
 Secure contact form available at [marketusafcu.com](http://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, with Relationship Rewards.

## 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](http://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](http://marketusafcu.com/lending/loantools.aspx).



Federally Insured  
 by NCUA

