

Summer
2019



Market News

Have a ball with our SUMMER LOAN!



For a limited time, you can borrow up to \$5,000 for 12 months with rates as low as **7.59% APR.*** Use the funds for a beach getaway, a sightseeing adventure, or wherever the tide takes you! Apply online at marketusafcu.com, at any branch or call 800-914-4268.

*Annual Percentage Rate current as of 6/1/19. Offer available until 9/30/19. 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 7.59% APR for 12 months are approximately \$37.08 per \$1,000 per month. Financing for qualified Market USA members.

The New Way to Buy a Used Car!



We're excited to announce we've teamed up with **Carvana**, the leading e-commerce platform for buying used cars, to provide you with a simple, affordable and convenient car buying solution. You now have access to Carvana's Certified Inventory, where you can apply your loan pre-approval to over 19,000 Carvana vehicles, and complete your purchase online in a matter of minutes – all from the comfort of your home.

Through the partner Carvana website you can:

- **Browse certified inventory:** Low mileage, no accident history, 150-point inspection.
- **Shop from home:** Buy online with delivery or pickup available as soon as the next day.
- **Get more for less:** Save valuable time and money by shopping online.
- **Buy with confidence:** 7-day money back guarantee, 100-day warranty.
- **Easy trade-ins:** Carvana will give you a firm offer for your car in less than 2 minutes and pick it up from you. No pictures needed, no inspection hassle.
- **Finance with ease:** Apply for a pre-approval loan through our website to easily finance a Carvana purchase.

Members and community come first, and our partnership with Carvana is just another example of our daily commitment to giving you the best products and services to meet your needs. We are thrilled with the value, convenience, and transparency Carvana offers, and we can't wait to help our members take advantage of it.

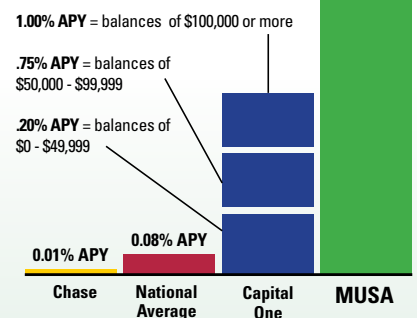
Visit marketusafcu.com for more information on purchasing a car through Carvana.



How Much Does Your Checking Account Pay You?

Earn up to **3.01% APR¹** with our FREE VIP Checking Account – it's one of the best checking rates around! There are **no** monthly maintenance fees and **no** minimum balance requirements. Additional perks include:

- Over 30,000 surcharge-free ATMs
- Over 5,000 Shared Branches
- Mobile Banking with Mobile Check Deposit²
- Online and Mobile Bill Pay
- e-Statements with e-Alerts
- .35% premium on certificates with direct deposit and e-Statements
- Initial check order free with direct deposit (Welcome Pack only)
- Convenient overdraft protection options



Sources: chase.com, bankrate.com and capitalone.com
Rates effective as of 6/20/19 and are subject to change.

Earn more on your checking account by opening a FREE VIP Checking today! Simply log into Online Banking and click on "Open New Account," call 800-914-4268 or stop by a branch.

¹Annual Percentage Yield (APY) current as of 6/1/19 and subject to change. VIP Checking requirements to earn APY: (a) enrollment in e-Statements; (b) Monthly Direct Deposit of at least \$500; direct deposit from a single source cannot be used to meet the requirement for multiple accounts; (c) 12 Visa Debit Card Purchases per month; minimum purchase \$5.00; purchase returns will reduce your number of transactions; and (d) 3 bill payments per month; must be at least \$20 each, and may not be made payable to Market USA FCU or to any non-business payee. Splitting a single bill into three payments does not qualify. All Visa debit purchases and bill payments must be posted to the account by close of business on the last business day of the month to qualify. APY applies to balances thru \$15,000; balances above \$15,000 earn the prevailing rate paid on standard checking accounts. One account per member/SSN. ²Membership must be established for at least 90 days; checking account must be opened for at least 30 days; account must be in good standing; primary account holder must be at least 13 years of age. Additional restrictions apply. See Mobile Deposit Terms & Conditions at marketusafcu.com for details.



Stay Afloat This Summer with Skip-A-Pay

Whether you're drowning in unexpected expenses or want to free up funds for a more enjoyable summer – we can help! If you have an auto or signature loan, you can choose to skip-a-payment for a minimal fee. Simply log into Online or Mobile Banking and choose "Skip-A-Pay" from the menu. You can also download the Skip-A-Pay form at marketusafcu.com (under Services, Select a Form) and either fax it to 866-262-1773 or mail to: Market USA FCU, 8871 Gorman Rd, Suite 100, Laurel, MD 20723.

A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes lines of credit, mortgage, home equity and credit card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be open for at least 90 days and in good standing. Certain restrictions apply. Call for details.

Market USA Members: You deserve a reward with no strings attached

Get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/Melvin
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration. Get cash rewards!

Visit LoveMyCreditUnion.org/Melvin to learn more.



5 Money Myths You Need to Stop Believing Now!

Myth #1: Debit is always better than credit.

The real deal: There are times when credit cards could be the payment method of choice. First, many credit cards offer rewards (travel miles, cash back, etc.). Second, building and maintaining a strong credit history is crucial for your financial wellness; Finally, lots of credit cards offer purchase protection, making them the smarter option for big-ticket items.

Myth #2: Buy a home at all costs.

The real deal: For many people, including those who are not yet ready to put down roots or who anticipate a career change that necessitates moving across state lines, renting a home or apartment might be the better choice. It can also be a financially expedient option if you live in a super-expensive area.

Myth #3: Investing is for rich people.

The real deal: Anyone with a small pile of funds can get a foothold in the stock market. A smart investment strategy puts you on the track to financial independence.

Myth #4: My partner manages our finances, so I don't need to think about money.

The real deal: While it is fine for one partner to actively manage the family's money, it is crucial for both partners to be aware of the state of the family finances. They both should also be capable of managing household expenses and investments if something were to happen to their partner.

Myth #5: Credit cards will get me through any financial crisis.

The real deal: Depending on credit cards to get you through a financial emergency is the perfect way to dig into a deep pit of debt. Thanks to interest, you'll be paying back a lot more than you spend. Credit cards should not be relied upon for a real financial emergency, such as a job loss, divorce or illness. It's best to build an emergency fund with three to six months' worth of living expenses so that you're completely covered in case the unexpected happens.

Holiday Closings

Independence Day – Thursday, July 4, 2019
Labor Day – Monday, September 2, 2019

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.

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.

Online Loan Application

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

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 PayPal feature in our new Online and Mobile Banking, you can send money to anyone, anywhere, using only an email address.

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



Financial Solutions For Life