

Enrolling in Internet/Enhanced Internet Banking

ENROLL: From Market USA's Home Page, www.marketusafcu.com, click on the "Enroll Here" link in the Internet Banking Login Window



The image shows a screenshot of the "Internet Banking Login" window. It features a blue header with the text "Internet Banking Login". Below the header, there is a "User Id" input field and a "Login" button. Underneath, there are three links: "New to Internet Banking? Enroll Here", "Forgot password? Reset Password", and "Internet Banking Help". The "Enroll Here" link is highlighted with a red rectangular box.

VERIFY MEMBERSHIP: enter your MEMBER NUMBER, DATE OF BIRTH (in the MM/DD/YY format), and your social security number . This information must match what is on file with Market USA.



The image shows a dialog box titled "Complete the following to verify your Membership." with a subtitle "(This Text Color Indicates Required.)". It contains three input fields: "Member Number:" with the value "123456789", "Date of Birth: MM/DD/YY" with the value "01/01/00", and "Social Security Number:" with the value "000000000". At the bottom, there are "OK" and "Cancel" buttons.

ASSIGN A NEW PASSWORD: Choose a secure password for your Internet/Mobile Banking account. Passwords must be between 6 and 32 characters long, must contain at least one number, can contain special characters. A list of specific special characters that can be used are listed on the screen for reference. For a more secure password, use a more complex combination of UPPER CASE LETTERS, lower case letters, numbers, and symbols.



The image shows a dialog box titled "Assign a New Password". It has two input fields: "New Password:" and "Confirm New Password:", both containing masked characters. Below the fields, there is a list of password requirements: "Your password must be between 6 and 32 characters and must contain the following", "- At least 1 number (0-9)", "Voluntary Password options are encouraged for additional account security. Your password may be up to 32 characters in length and contain:", "- Upper case letters (A-Z)", "- Special characters (! @ # \$ % ^ & *) + = / \ | ; ' " ~ ` ~ ` ~)", and "- Required password criteria must be met". At the bottom, there are "OK" and "Cancel" buttons.

CONFIRM YOUR ENROLLMENT: Read the confirmation page carefully for a thorough understanding of what is included when you sign up for our Internet Banking Product. After you have read this page, click on YES to consent and proceed.

Continue with Online Banking Enrollment?

You have requested to enroll for Internet Banking, e-Statements, and electronic disclosures.

Do you wish to continue with the enrollment process?

By clicking yes above, you are consenting to the following:

1. Market USA will provide required disclosures and notices to you electronically.
2. This consent for electronic delivery applies to: (a) account statements; and (b) all required account disclosures and notices for all accounts you have with us, regardless of account or loan type. This consent is effective until withdrawn by you.
3. You have the right to withdraw your consent at any time and at no cost to you. If you withdraw your consent, we may terminate your access to e-commerce services, such as bill-pay or other online services.
4. If you wish to withdraw your consent, please contact us at 800.914.4268 or 301.586.3400. To withdraw your consent for e-statements, you may also log into Internet Banking and cancel the service.
5. You must notify us about any change in your e-mail address. You may do so online by e-mailing us at memberservice@marketusaicu.com, by phoning us at 800.914.4268 or 301.586.3400, by writing us at 8871 Gorman Road, Ste 100, Laurel, MD 20723, or by updating your information within Internet Banking.

Below are the hardware and software requirements for access to and retention of the information being provided to you in electronic form. We will notify you if there is a material change to these requirements. At that time, you will have the right to withdraw your consent at no cost to you.

- a. Each document may be presented to you electronically under this agreement if you have a printer available. You may not consent to receive information under this agreement if you do not have the capacity to print a web page document. In order to receive e-Statement services, your computer hardware and software must meet the following specifications: Pentium Class Computer, 32 MB RAM, 200 MB Free Disk Space, Windows 95 or newer Operating System. Other system requirements: Firefox 1.5 or Internet Explorer 5 or newer is required to access our web site. ISP must allow e-mail attachments up to 500KB.
- b. If you change your Computer or Internet Service Providers used to Execute or Receive Electronic Records, you agree to notify us of your new email address. If we change the hardware or software used to communicate electronically with you and our change may materially affect your ability to execute or receive communications electronically, we will notify you of the changes and your right to withdraw your consent without fees and without conditions such as loss of service unless we previously told you that the service would only be available electronically and we reserve the right not to provide the service in a non-electronic format.

Agreeing to accept disclosures electronically means that once we present them to you, they will apply to you and all of your accounts with us. It also means that we may not mail you copies of disclosures and notices that are provided electronically. Accordingly, you should print, or otherwise retain a copy for your records, this disclosure and all other disclosures and notices you receive electronically. Please see the [e-Statement agreement](#) and [Internet/Mobile Banking Disclosure](#) for additional information.

CONTINUE: Click on CONTINUE to enroll in Enhanced Internet Banking by choosing a unique USER ID and select security questions to be used during your login process.

Internet Banking Enrollment Status

Your PIN has been saved.

You are required to enroll for Multi-Factor Authentication to access Internet Banking.

Please select 'Continue' to enroll for Multi-Factor Authentication. During the enrollment process you will be prompted for your member number and pin. Once you complete the enrollment process, you will have full access to Internet Banking.

ENROLL IN INTERNET/MOBILE ENHANCED SECURITY: Enter your member number again and the password you set up previously

Internet & Mobile Banking Enhanced Security Enrollment

Member Number:

Password:

SET UP ENHANCED SECURITY CREDENTIALS: (1) Select a unique USER ID (2) Pick a SECURITY WORD (You will see this security word during your login process, on both desktop and mobile platforms, before you enter your Internet Banking password. If you do not see your security word during your normal login process, do not enter your Internet Banking password and access your account as you could be on a spoofed Market USA web page. (3) Select and answer three security questions. You can choose from the available questions in the drop down menu, or you can enter your own personal question. You will be prompted to answer one of these questions during your normal login process.

Internet & Mobile Banking Enhanced Security Enrollment

Please enter your User Id, Security Word, and Challenge Questions

All fields are required

Login User Id:
(6 - 30 characters)

(required for future login)

Your Security Word:
(Minimum 6 characters)
Never enter your Password to log in unless you see your Security Word

Question 1:
Use one of our questions:
 ▼
Or create your own:

Answer:

Question 2:
Use one of our questions:
 ▼
Or create your own:

Answer:

Question 3:
Use one of our questions:
 ▼
Or create your own:

Answer:


powered by Symantec

READ AND AGREE TO DISCLOSURES: After you've read the onscreen account disclosure and agreement, click on the I AGREE button to complete the enrollment process. From here you should be taken into your Market USA account.

MARKET USA INTERNET BANKING AND MOBILE BANKING DISCLOSURE & AGREEMENT

RETAIN FOR YOUR RECORDS Internet & Mobile Banking: <http://www.marketusafcu.com>

By logging into the Market USA Federal Credit Union (Market USA) Internet Banking or Mobile Banking system, you are acknowledging understanding of agreement to the terms and conditions of the agreement contained herein. You further understand and agree that the terms and conditions of the agreement contained herein may be modified or amended from time to time. As used in this document the words "we", "our", "Market USA", "credit union", and "us" mean Market USA Federal Credit Union and the words "you" and "your" mean the account holder(s) and anyone else with the authority to transact business or exercise control over the funds in the account.

E-STATEMENTS
All Internet Banking users will be signed up for e-Statements. You will be notified by email once your statement is available for viewing. If your email address changes, you must promptly update it by visiting the e-Statements page after logging into Internet Banking from the Market USA website. To view or print your statement, simply log into Internet Banking and click on the e-Statements icon. You may obtain a written copy anytime, by submitting your request: (1) by phone to 301.586.3400 or 800.914.4268; or (2) by mail to 8871 Gorman Road, Suite 100, Laurel, MD 20723. Nominal fee applies. You may terminate e-Statements at any time. To do so, log into Internet Banking from the Market USA web site and access the e-Statements page. From there, click on the "stop service" button to cancel the service. In accessing your statement in this electronic form, you will be consenting to receive documents in electronic form, that we would normally provide to you in a written form that you may retain. The scope of this consent includes: periodic statements covering share account activity, including Checking accounts, Money Market accounts, Share Certificate accounts, IRA accounts, Loan account activity, and various credit union notices and letters. Disclosures may also be included with periodic statements including the Error Resolution Notice, Privacy Disclosure, and Change in Terms Notices. If you change your computer or Internet Service Provider used to retrieve your electronic records, you must notify us immediately of your new email address. By accessing Internet and/or Mobile Banking, you have shown that you meet the requirements for accessing your statement. If we change the hardware or software use to communicate electronically with you, and our change materially affects your ability to retrieve documents, we will notify you of the changes and of your right to withdraw your consent without fees. If you believe that your e-Statement is lost, or that someone has obtained access to it without your permission, contact us immediately at 301.586.3400 or 800.914.4268. Termination of e-Statements will also result in termination of the e-Alerts and e-Letters services.

ELECTRONIC DISCLOSURES
By clicking enrolling in Internet Banking, you are providing consent for Market USA to provide required disclosures to you electronically. This consent for electronic delivery applies to all required disclosures regarding all deposit accounts you have with us, and is effective until withdrawn by you. Agreeing to accept disclosures electronically means that once we present them to you, they will apply to you and your accounts with us. It also means that we may not mail you copies of disclosures that are provided electronically. Accordingly, you should print or otherwise retain a copy for your records of this disclosure and all other disclosures you receive electronically.

TYPES OF AVAILABLE TRANSACTIONS
With Market USA Internet and/or Mobile Banking you can make transfers between all owned Savings, Checking, Money Market and Loan accounts. You can also make check withdrawals and obtain balance and transaction information on these accounts. You can also make payments to third parties from your checking account (nominal fee applies).

TRANSFER LIMITATIONS
Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from your Savings