

## Don't miss our Fall Kick-Off Event – with Enterprise Car Sales

Hosted by: Market USA FCU & Enterprise Car Sales

Get a **\$200** Gas Card when you finance your Enterprise vehicle with Market USA FCU. Great Rates as low as 4.74%APR\* for 48 months.

### Haggle Free Buying

Promotion good September 15, - October 31, 2008. Don't miss out on some of the best deals on four wheels. For more information call 301.586.3400 or 800.914.4268. Market USA Federal Credit Union Members Only.



\* Annual Percentage Rate current as of 9/1/08 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payments. Payments at 4.74%APR for 48 months are approximately \$22.92 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.

## Market USA FCU – Safe, Strong, Secure

With all the negative financial information that is being reported daily regarding the real estate market and potential bank failures, we felt it was important to inform our members that Market USA FCU is as safe, strong, and secure as ever.

Market USA FCU has been serving its members for over 50 years. With over 20,000 members and over \$19 million in reserves, Market USA FCU is a sound financial institution with an extremely strong reserve position. In addition:

- We have never engaged in any sub-prime real estate lending
- We adhere to sound financial underwriting practices
- We are audited regularly by an independent auditing firm and examined periodically by the National Credit Union Administration
- Savings are Federally insured to \$100,000 by NCUA, a U.S. Government Agency. IRAs are separately insured to \$250,000 by NCUA, a U.S. Government Agency

Rest assured that Market USA FCU is a strong viable financial institution and will continue to operate for the benefit of our members. We are committed to providing you with the products and services that will meet your unique financial needs throughout you and your family's lifetime.

## Is the Cost of Gift-Giving Piling Up?

The holidays are a time for celebrating, sharing, and enjoying time with friends and family. And this year, there's an easy way to make the most of every moment. Just come to Market USA FCU ahead of time for a Holiday Loan.

What's so special about our Holiday Loan? For starters, it offers a low fixed rate – starting at just 5.24% APR.\* This is lower than most credit cards, so you can keep your card balances down and enjoy predictable, affordable monthly payments.

With generous credit limits up to \$2,500, depending upon your credit history, you can get all the money you need for gifts, travel, entertaining and more. You will know exactly how much cash you have available, so you can plan out your holiday budget and cover all those little necessities that are bound to come up.

It's easy to apply! Just call us at (301) 586-3400 – 800-914-4268 or, stop by your nearest Market USA FCU branch, or visit our website at [www.marketusafcu.com](http://www.marketusafcu.com). Holiday loan available until February 28, 2009.



low fixed rate  
**5.24%** APR\*

**Happy Holidays!**

\* Annual Percentage Rate current as of 9/1/08 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payments. Payments at 5.24%APR for 10 months are approximately \$102.43 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.





Is a financial education and counseling service committed to helping individuals and families take control of their finances and reach their goals. Go to [www.balancepro.net](http://www.balancepro.net). On this site, you'll find information about what they do, who they are and how they can help you master your money. You may also want to check out our financial education center for articles on a wide variety of credit and financial topics, and a full suite of other on-line tools and resources such as, Money Management, Debt Management, Credit Report Review and Housing Education to name a few. Best of all, it's free to **Market USA FCU** members. So take control of your finances and to find out how, just go on-line or give them a call at **888.456.2227** for more information.

## What can your home's equity do for you?

- Your daughter's wedding
- School tuition
- New windows, extra insulation and efficient heating and cooling system can add to the value of your home and lower your energy cost.

Your home's equity can do amazing things. At Market USA FCU our Home Equity Programs are the perfect way to get the cash for all the things you want or need.

So don't wait any longer! Get started now simply call **301.586.3400** or **800.914.4268** or apply on-line at [www.marketusafcu.com](http://www.marketusafcu.com).

**Home Equity Loan**  
As low as  
**5.25%** APR\*\*  
(No Closing Cost)

**Home Equity Line of Credit**  
(6 month Introductory Rate)  
**3.99%** APR\*\*\*



\* To qualify for no closing cost, you must finance \$20,000 or more on a Home Equity Loan or \$10,000 or more on a Home Equity Line of Credit. Home equity Loans must remain open for 36 months and Home Equity line must remain open for 24 months or closing costs will be added onto the loan. The interest you pay may be tax deductible. See your tax advisor for details.  
\*\* Annual Percentage Rate effective 9/1/2008 and subject to change. Home Equity Loan Rates are based on an evaluation of each applicants credit. 3.99% APR valid for 6 months after the line is open, then the rate will convert to a variable rate, which will be Prime as of the current month. Your actual rate may vary. Subsequent rate changes occur quarterly based on Prime. Maximum Annual Percentage Rate is 18%. Home Equity Loans or Lines currently financed with Market USA FCU are not eligible for this offer.

## Check 21:

Now that Market USA FCU has completed it's migration to Check 21, here are a few tips to help you stay on top of your checking account(s), now more than ever.

- What You Need to Know:
- **You will have less 'float' time.** Checks will clear in **HOURS**, not DAYS. You will want to be sure you have enough money in your account to cover any checks you write.
  - **You may begin to see substitute checks.** If you view your check images on-line, or request a copy of a check, you may see a substitute check instead. This will contain all the information of your original check. A substitute check is the legal equivalent of your paper check.

- **You have specific legal rights.** If you believe you have lost money because a substitute check was not properly charged to your account, you have the right to file for an expedited credit.



Contact us at **1-800-914-4268** or visit [www.federalreserve.gov](http://www.federalreserve.gov) for additional information regarding Check 21.

### We are closed on the following days in observance of holidays:

- Columbus Day**  
Monday, October 13, 2008
- Veteran's Day**  
Tuesday, November 11, 2008
- Thanksgiving**  
Thursday, November 27, 2008
- Christmas**  
Thursday, December 25, 2008

For current loan/savings rates visit us online at [www.marketusafcu.com](http://www.marketusafcu.com) or call (800) 764-4268 and press 1.

### Branch Offices

- QUINCY**  
1211 Hancock Street  
Quincy, MA 02169  
Hours: Monday – Friday 9:00 am – 5:00 pm
- LAUREL**  
8871 Gorman Road, Suite 100  
Laurel, MD 20723  
Hours: M/T/W/F 9:00 am – 5:00 pm  
Th 9:00 am – 6:30 pm
- LANDOVER**  
8200 Professional Place, Suite 105  
Landover, MD 20785  
Hours: Monday – Friday 9:00 am – 5:00 pm
- MAULDIN**  
201 BI-LO Boulevard  
Greenville, SC 29607  
Hours: Monday – Friday 8:30 am – 4:00 pm
- INTERNET BANKING/BILL PAY**  
[www.marketusafcu.com](http://www.marketusafcu.com)  
Hours: Always open

### 3,400 Shared Branches

**NATIONAL SHARED BRANCH NETWORK**  
3,400 Shared Branches Nationwide

### Member Service Call Center:

(301) 586-3400 (800) 914-4268 Option 3  
Hours: M/W/F 8:30 am – 5:00 pm  
Tu 9:00 am – 5:00 pm  
Th 7:15 am – 6:30 pm

### Telephone Banking:

(301) 586-3450 (800) 764-4268

### 32,000 Surcharge Free Allpoint ATMs

In addition to branch location surcharge free ATMs, Direct Deposit Club members have access to over 32,000 surcharge free **Allpoint** ATMs.

### 25,000 Surcharge Free CO-OP Network ATMs

All members have access to over 25,000 surcharge-free ATMs through the CO-OP Network! Deposits may be made at select ATMs.

### ATM/Branch Locator

To find shared branches and surcharge-free ATMs near you, visit our home page at [www.marketusafcu.com](http://www.marketusafcu.com).