

## Annual Meeting!

Save the Date: April 27, 2010

Market USA FCU will hold its Annual Meeting on Tuesday, April 27, 2010. The meeting will be held at Market USA FCU Headquarters located at 8871 Gorman Road, Suite 100, Laurel, MD.

As a member-owner of the credit union, you will hear and review the events of 2009 and find out what is in store for 2010. 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. Light refreshments will be served at 5:00 p.m. and the meeting will begin at 5:30 p.m.

## Funds Availability Change in Terms

Effective February 27, 2010

Due to a recent consolidation of the Federal Reserve Districts, all check deposits will be considered local for check hold purposes. Local items are held for 2 business days. Longer holds may apply if the check deposit qualifies for an exception hold, or if the check is being deposited into a new account. A complete copy of our funds availability policy can be found at any branch location or by visiting our website.

## Party like it's 1999 & Bank like it's 2010

**e-Statements:** Review your account activity in a fast, safe, secure and easy way. Manage your finances without waiting for paper statements to be mailed to you. Reduce paper clutter. Lower your risk of identity theft. Retrieve your last two years of e-Statements from anywhere online, anytime, and for FREE!

**e-Alerts:** Comes free with your e-Statements. With e-Alerts you get text or e-mail alerts to let you know what's happening with your Market USA FCU accounts at all times. Get updates on changes to account balances, ATM withdrawals and much more.

**e-Deposits:** Enjoy the convenience of making deposits into your account(s) while at home, on vacation, or anywhere you have Internet access! With e-Deposits, eligible Market USA FCU members can input check deposit information online and receive immediate account credit. (Some restrictions may apply.)

**Bill Pay:** Internet Bill Pay is a secure way to pay and track all of your bills online, no need to write checks, mail bills, or buy stamps. Not only do you save time and money, Bill Pay reduces the chance of identity theft, and also helps the environment by conserving paper, gasoline and other natural resources. Bill Pay service is FREE for members who pay two or more bills per month; otherwise there's a \$2.95 monthly fee. You must have a checking account in order to utilize the Internet Bill Pay Service.

For more information on how to sign up call our **Member Service Center**, 301.586.3400 or 800.914.4268 or visit us at [www.marketusafcu.com](http://www.marketusafcu.com) under Remote Services.



## Get your tax refund in a matter of days! Choose to Direct Deposit into your Market USA FCU account.

You can have your return deposited directly into your credit union account without having to wait for the postal service to deliver a check!

If you are getting a refund just fill in Market USA FCU's routing number 255077493 on the appropriate line of your tax form. Fill in your member account number on the appropriate

line of your tax form also. Check the appropriate box for either Savings or Checking.

Remember, whether you file electronically or on paper, direct deposit gives you access to your refund at least one week faster than a paper check.

## Important News about your MARKET USA FCU Deposits!

Your Market USA Federal Credit Union deposits are insured to at least \$250,000 and backed by the full faith and credit of the National Credit Union Administration, a U.S. Government agency. Congress has temporarily increased NCUA share insurance from \$100,000 to \$250,000 per depositor.

# Action Required to Keep Privilege Pay for Debit Card/ATM Transactions

Under our current Privilege Pay program, for qualified accounts, debit card/ATM transactions may be approved if you have insufficient funds in your account. Beginning 8/15/2010, debit card transactions will be rejected if you have insufficient funds, unless you opt-in to the service by completing the form on the bottom of this page. Forms may be dropped off at a branch location or mailed to us at the address listed on the form.

## Privilege Pay is Changing! What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Effective 8/15/2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Market USA Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to **\$26** each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want Market USA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions **complete the form below and drop it off at any of our branch locations. You may also mail the form to: Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723**

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

**Memorial Day** Monday, May 31, 2010

For current loan/savings rates visit us online at [www.marketusafcu.com](http://www.marketusafcu.com).



#### 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  
Drive thru Hours: Monday – Friday 8:00 am – 4:00 pm

#### INTERNET BANKING/BILL PAY

[www.marketusafcu.com](http://www.marketusafcu.com)  
Hours: Always open

#### Over 4,000 Shared Branches

##### NATIONAL SHARED BRANCH NETWORK

Over 4,000 Shared Branches Nationwide

#### Member Service 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

#### 37,000 Surcharge-Free Allpoint ATMs

In addition to branch location surcharge-free ATMs, Members with Direct Deposit have access to over 37,000 surcharge-free **Allpoint** ATMs.

#### 28,000 Surcharge-Free CO-OP Network ATMs

All members have access to over 28,000 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).

\_\_\_\_\_ I do not want Market USA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want Market USA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_ Account Number \_\_\_\_\_

Market USA FCU  
8871 Gorman Rd., Suite 100, Laurel, MD 20723



NCUA share insurance temporarily increased from \$100,000 to \$250,000 on covered accounts through December 31, 2013.



Financial Solutions For Life

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