

Get the Scoop on Our Summer Loan!

Rates as low as
5.24% APR*

Now that's a
Sweat Deal!



THEIRS

- Available June 1 through August 31, 2009**
- Rates as low as 5.24% APR*
- Borrow between \$200 - \$3000
- 12 month term
- Chance to win your loan interest free**

For more details call 301.586.3400 or 800.914.4268 or to apply online go to www.marketusafcu.com.



OURS

Congratulations to our Winners!

Each year, the credit union randomly chooses a member for our Annual Meeting Grand Prize drawing. This year, we wish to congratulate Chizuru Santana, who won the \$250 Grand prize. We also would like to congratulate Gerald Clay who won a brand new i-Pod Touch through the credit union's RockStar and VIP Checking Accounts promotion which ended May 31, 2009. As with Chizuru and Gerald and thousands of members just like them, the credit union wants to serve you too! So invest a few minutes for a life time of Savings!

* Annual Percentage Rate current as of 5/1/09 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Payments at 5.24% APR for 12 months are approximately \$85.72 per \$1000 per month. Financing for qualified Market USA Federal Credit Union Members. **Summer loans originated between 6/1/09 - 8/31/09 are eligible for random drawing. Void where prohibited. Visit marketusafcu.com for details.

Get a chance to win your summer loan interest free.

This will be done by a random drawing at the end of the promotion August 31, 2009.

ANNUAL MEETING

On Wednesday, April 29, 2009 we held our 55th Annual Meeting at our Headquarters in Laurel, MD. Members enjoyed refreshments and were given a special gift for attending. Four board members, whose terms had expired, were nominated and elected once again to serve on the Board of Directors; they are Bob Evans, Robert McClosky, Ward Kramer and David White.



Left Sherry Ackman
Right Kim Thompson



Heidi Gregory

The Credit Union recognized three staff members who have demonstrated exceptional member service. Our "Manager of the Year" award was presented to Kim Thompson, our Collection Manager. Sherry Ackman, from the Accounting department, was awarded "Associate of the Year" and Heidi Gregory, from our Mauldin, SC branch received "Remote Associate of the Year." Congratulations to all recipients!

NEW

FRESH START LOAN NO CREDIT CHECK

Do you have less than perfect credit or no credit? Do you need a way to establish **or rebuild your credit**? Market USA FCU can help! Our Fresh Start Loan was designed to help members qualify for a loan no matter what the credit score is. The Fresh Start Loan gives you the second chance you need to develop credit worthiness while learning to save money.

For more details contact our Member Services department at 800.914.4268 or 301.586.3400. Or visit us online at www.marketusafcu.com



e-Deposits

Enjoy banking while at home, on vacation or just about anywhere! With **e-Deposits**, Market USA FCU members can make online deposits and:

- **Save money, gas, and most importantly, save time!**
- By enrolling in Internet Banking, you will enjoy the convenience of making deposits online 24/7 from your home, office, or just about anywhere at anytime!
- It's Free and Easy!
- Just log into Internet Banking
- Click on e-Deposits and register
- Begin inputting your check information

Your VIP or Rockstar Checking Account won't be the same! Available to qualified Market USA FCU Members only. Not available to all applicants. Some Restrictions may apply. Go to www.marketusafcu.com or call 800.914.4268 for complete details.



It's what you've been waiting for!

Where could \$10,000 take you this summer?

Find out by entering our Online Bill Pay Sweepstakes, beginning June 1, 2009.

The most popular destinations this summer can be reached by using Market USA FCUs **Online Bill Pay**.

Pay at least 3 bills using our **Online Bill Pay** in June and July 2009, and you'll receive an entry into the sweepstakes for EVERY bill paid! Several prizes will be awarded including a **\$10,000 cash grand prize**, a \$1,500 travel voucher, two Garmin® nüvi®765T GPS Units and one lucky Market USA FCU member will receive a guaranteed \$100 cash prize!

With **Online Bill Pay** you can:

- Pay anyone.
- Schedule one-time and recurring payments, up to one year in advance.
- Control when and how much you pay.
- Be assured that your payments will arrive on time. We guarantee it!
- Each bill you pay with our **Online Bill Pay** increases your chances of winning. So, log into **Online Banking** today at www.marketusafcu.com and enjoy a better way to pay your bills!

NO PURCHASE NECESSARY. Sweepstakes ends 7/31/09. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at <http://sweeps.pscufs.com/rules>. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law. Online entries require a minimum of 3 online bill payments at the financial institution's web site between June 1-July 31, 2009. Maximum number of entries per person is 30.

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

Independence Day

Friday, July 3, 2009

Labor Day

Monday, September 7, 2009

For current loan/savings rates visit us online at 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

INTERNET BANKING/BILL PAY

www.marketusafcu.com

Hours: Always open

3,700 Shared Branches

NATIONAL SHARED BRANCH NETWORK

3,700 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

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.

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.



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Financial Solutions For Life