

Summer  
**2010**

# Market News



## **WELCOME Epworth FCU Members!!**

On June 1, **Epworth FCU** merged with **Market USA FCU**. This merger will provide a higher level of service to the newly combined membership. We appreciate your participation and look forward to serving your future financial needs.

Where do your  
**dreams**  
take you?

Summer Loan Rates as low as  
**6.24%** APR\*

12 month repayment term  
Borrow between \$200 and \$3,000  
Available June 1, - August 31, 2010

Apply online at:  
**marketusafcu.com** or by calling  
**301-586-3400** or **800-914-4268**, or  
visit your nearest branch location.

\*Annual Percentage Rate current as of 6/1/2010 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 6.24% APR for 12 months are approximately \$86.19 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.

## **The perfect gift for the Graduate. Market USA Visa® Gift Cards**

**Market USA Visa® Gift Cards** are the smart and safe way to give money. They can be used wherever Visa is accepted and have many other benefits such as: no activation fees, no checks to deposit, and protection if the card is lost or stolen\*.

Gift card limits are available from \$25 to \$1,000 and can be purchased at any of our branches or on-line at [www.harlandclarkegiftcard.com](http://www.harlandclarkegiftcard.com).\*\*

\*Some restrictions may apply. \*\*Purchase prices may vary.



With a **RockStar** Checking or **VIP** Checking Account,  
you'll get all the benefits of our Regular Checking Account, plus:

- Earn **iTunes credits** up to **\$3.87** each month just for being a **RockStar**\*
- Earn **4.00% APY** on average balances just for being a **VIP**\*\*

**To qualify<sup>†</sup> you must have:**

- Direct Deposit of net pay into Checking
- Enrollment in e-Statements and Internet Banking
- Minimum 12 Check Card purchases per month

Plus, you'll have access to over 3,800 Shared Branch locations,  
more than 65,000 surcharge-free ATMs and more!

  
**MarketUSA**  
Federal Credit Union  
*Financial Solutions For Life*

[www.marketusafcu.com](http://www.marketusafcu.com)  
**800-914-4268**

\*iTunes credit for qualified accounts will be in the amount of actual iTunes purchases, not to exceed \$3.87 per month. \*\*4.00% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$50,000 and 0.10% APY paid on any amount above \$50,000 for each month that the account qualifies. Accounts that do not qualify will not earn dividends for that month. Rates are accurate as of 12/8/09 and are subject to change without notice. †To qualify you must have Direct Deposit of net pay, be enrolled in Internet Banking and e-Statements, and have a minimum of 12 Visa Check Card purchases per month. Minimum monthly Direct Deposit required: \$250 (VIP Checking), \$100 (RockStar Checking). Only posted debit card purchases will count toward monthly requirement. Converted Accounts: If you convert your existing checking account into a VIP or RockStar account, only transactions and/or direct deposits occurring on the newly converted account will count towards the monthly requirements.

# Celebrate the Great Auto Rate!

## LOW Rates on New and Used Autos

### Finance up to:

• 36 months	as low as 2.99% APR*
• 48 months	as low as 3.49% APR*
• 60 months	as low as 3.74% APR**
• 72 months	as low as 4.49% APR*
• 84 months	as low as 5.99% APR*

Apply online today at: [www.marketusafcu.com](http://www.marketusafcu.com) or call our Member Service Center at: **301.586.3400** or **800.914.4268**. Or visit any of our branches.

\*Annual Percentage Rate current as of 6/1/10 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 3.74% APR for 60 months are approximately \$18.31 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.



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

<b>Independence Day</b>	Monday - July 5, 2010
<b>Labor Day</b>	Monday - September 6, 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

#### EPWORTH/REISTERTOWN

##### No Cash

750 Main Street, Suite 100  
Reistertown, MD 21136

Hours: Monday – Friday 9:00 am – 1:00 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).

## Immediate Action Required Regarding ATM and Debit Card Overdrafts

A new Federal Regulation requires that you personally OPT-IN to continue authorizing your financial institution (Market USA FCU) to pay overdrafts on your ATM and Debit Card transactions. Otherwise, we will have to decline these transactions that cause an overdraft condition on your account(s). For more information, and to OPT-IN and have your ATM and Debit Card transactions paid, please visit our home page at: [www.marketusafcu.com](http://www.marketusafcu.com). Under the Market Center click on "Privilege Pay is Changing: Action Required" then PRINT the Opt-In form. Once the Opt-In form is completed fax or mail the form back to the credit union.

## Annual Meeting! Congratulations to all our WINNERS!

On Tuesday, April 27, 2010, we held our 56th 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 Ricky Barnes, Gary Boozer, Walt Lutman and Cynthia Terry. The Credit Union recognized four staff members who have demonstrated exceptional member service. This year there were two "Manager of the Year" awards. These were presented to Sheila Roell, Regional Director with our Northeast division and Kitty Lewis, Regional Vice President from our Southeast Division. The "Associate of the Year" award went to Jason Brown from the accounting department. The "Remote Associate of the Year" went to Catherine Chatelain from our Southeast Division in Mauldin, SC. Congratulations to all recipients!

Each year, the credit union randomly chooses a member for our Annual Meeting Grand Prize drawing. This year, we wish to congratulate L.Griffith from Alexandria, VA, who won the \$250 Grand prize.



## Do you know where your account statement is?

**e-Statements:** It's Free, Fast and Easy.

**e-Alerts:** Stay on top of your finances. Get important account information by e-mail or text message.

e-Statements sign up today!



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



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