

## E-Statements/E-Alerts Now Available!

We are pleased to offer you e-statements and e-Alerts, a free online service – enrolling is quick and easy!

### E-Statements

Why wait for your paper statement when you can receive your e-statement much quicker than through regular mail? Each month you will be notified by e-mail when your statement is ready. You can then sign onto Internet Banking to retrieve your statement which you can print or save on your computer. In addition, you will be able to retrieve up to 24 months worth of statements starting with the August 2006 statements. E-statements are safer than paper statements because you eliminate the paper documentation some thieves use to steal your identity. Plus, when you bank online, you can detect fraud quicker and take necessary action sooner to reduce further damage.

### E-Alerts

You can also take advantage of e-Alerts. With this service, you can sign up for free instant e-mail notification when any of the following events occur:

- An account balance gets to a certain level
- An automatic deposit was posted to your account
- Certificate maturing
- An automatic account withdrawal
- Loan balance gets to a certain level
- Loan payment due
- Cleared checks
- Non-Sufficient Funds (NSFs)/Returned item

In addition, you will also receive e-Alerts for emergency closings, Internet Banking downtime and other important information.

### How to Sign Up

To sign up for these services, simply log onto Internet Banking at [www.marketusafcu.com](http://www.marketusafcu.com) and access the e-Statements/e-Alerts tab. If you have any questions, contact us at 301-586-3400 or 800-914-4268 or e-mail [memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com).

## Great News for Direct Deposit Club Checking Members

If you have a Direct Deposit Club Checking account, you can now take advantage of **8 free monthly ATM transactions!** Previously, you received 6 free monthly ATM transactions. (ATM surcharges may apply but use our ATM/Branch locator at [www.marketusafcu.com](http://www.marketusafcu.com) to find a surcharge-free ATM near you.)

Other benefits of Direct Deposit Club Checking include:

- No minimum balance requirement (No monthly maintenance fee)
- Free Visa Check Card
- No per check charge
- Free unlimited Internet Bill Payer service when you pay at least 2 bills a month (otherwise a low \$1.95 monthly fee)
- Access to over 57,000 surcharge-free ATMS
- Discount rates on check orders
- Earn dividends on \$1,000 or more

If you don't have a Direct Deposit Club Checking yet, you can print the online form at [www.marketusafcu.com](http://www.marketusafcu.com) and send it to Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723. You can also stop by any Market USA FCU branch or call our Member Service Call Center.

NEED MORE HOLIDAY



Our Holiday Loan Can Help

Holiday Loan Available Until  
January 31, 2008

You still have time to take advantage of our Holiday Loan and consolidate your higher interest loans into one easy low monthly payment.

Rates as low as 7.24% APR\*  
10-Month Term  
Borrow up to \$2,500

Apply at any branch, online at [www.marketusafcu.com](http://www.marketusafcu.com) or over the phone at 301-586-3400 or 800-914-4268.

\*Annual Percentage Rate is based on an evaluation of each applicant's credit. Actual rate may vary. Rate includes a .25% discount for automatic payment. Payments at 7.24% APR for 10 months are approximately \$105.42 per \$1,000 per month.

## Have You Moved or Changed Phone Numbers Recently?



If your information has changed, please stop by, call 301-586-3400 or 800-914-4268 or notify us in writing so we can update your information: Market USA FCU, 8871 Gorman Rd, Suite 100, Laurel, MD 20723. For your account security, it is important that we have your current information on file.

# 2008 Election Notice

There are four vacancies on Market USA FCU's Board of Directors. The Nominating Committee has nominated the following members to fill the open board positions.

## Beth Goldberg

Beth has been a Market USA FCU Board Member since 2000. She was an employee of Giant-Landover from 1990 to 2004 and is currently Senior Logistics Specialist for Nextel Communications. Education: University of Maryland, B.A. - Psychology, University of Baltimore, M.B.A. - Finance.

## Rebecca M. Havard

Becki has been a Market USA FCU Board member from 1980-1989 and 1991-present. She was an employee of Giant Food FCU from 1972-1988 and was the finance manager for the Domestic Violence Center of Howard County Inc. for 6 1/2 years until Oct. 2006. She is currently employed part-time as a grant specialist with the Department of Citizen Services, Howard County Government.

Becki is currently active in two charitable organizations, and has held the position of Treasurer with three non-profit organizations.

Education: University of Maryland - Bachelor of Science, Business Administration, Prince George's Community College-A.A. General Studies

## John E. Latham

John has been a Market USA FCU Board Member since 1999. He was employed by Giant-Landover and Ahold USA from 1983-2006. He is currently the Director of Program Management for TopCo Associates. He is a Marine Corps Veteran. He is a past recipient of a Presidential Award at Giant Food Landover. Education: University of Maryland-Bachelor of Science, Business Management and Master of Science, Management. Holds a Certified Purchasing Manager (C.P.M) designation.

## Adae LeMone

Adae has been a Market USA FCU Board Member since 2002. He was an employee of Giant-Landover for ten years and is currently Director of Business Development with Brassica Protection Products, LLC. Education: Howard University-Bachelors of Business Administration, University of Maryland University College-Master of Science in Management, Master of Business Administration.

Nominations may also be made by petition. The petition form may be obtained from the credit union and must be completed fully and legibly and signed by at least one percent of the credit union's membership (at least 222 signatures, not to exceed 500 signatures).

Members who would like to file a petition must file with the Secretary of the Board of Directors by February 8, 2008.

Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 11, 2008, by calling the credit union at 301-586-3400 or 800-914-4268. In accordance with the credit union's bylaws, no nominations will be accepted at the Annual Meeting unless insufficient nominations have been made to provide for one nominee for each position to be filled.

If there is more than one nominee for each available position, an election will be held by mail ballot. Ballots and biographic information will be sent to members by March 13, 2008 and must be returned by April 21, 2008. If the number of nominees equals the number of vacancies, there will be no mail ballot and the nominees will be declared by acclamation. The election results will be announced at the Annual Meeting.

## Your Presence is Requested

## The Market USA FCU Annual Business Meeting

Wednesday, April 23, 2008  
5:00 pm - Light Refreshments  
5:30 pm - Business Meeting

Market USA FCU Headquarters  
8871 Gorman Road, Suite 100  
Laurel, MD 20723

To review our 2007 accomplishments and discuss our plans for 2008.

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

**Martin Luther King, Jr. Day**  
Monday, January 21, 2008  
**President's Day**  
Monday, February 18, 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

## 2,816 Shared Branches

**NATIONAL SHARED BRANCH NETWORK**  
2,816 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 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).



MC25G5



Financial Solutions For Life