

## Coming Soon: Your Backstage Pass

With Market USA's new line-up of all-access checking accounts, 2009 is your year in the spotlight. Look for the launch of our exclusive new accounts including RockStar and V.I.P. Checking. You'll get all the benefits of our regular accounts, plus:\*

- Earn iTunes credits each month just for being a RockStar
- V.I.P.'s earn higher dividends on their balances



Plus, you'll have special access to services and benefits that only come with your celebrity status. So grab your shades, call for the limo and stay tuned for more details – because with Market USA – you've finally arrived.

\*Certain restrictions apply. See credit union for details.

## MEMBER'S CHOICE Borrower Security

COMING  
SPRING 2009

We're always looking for ways to improve the products and services we provide to our members. Because many of you have asked for a more flexible and comprehensive payment protection program, we're introducing **MEMBER'S CHOICE Borrower Security**, a voluntary debt cancellation product. As a result, credit insurance will not be offered as an option to protect new loans after spring of 2009. MEMBER'S CHOICE Borrower Security is a convenient way to safeguard your loan, your family, your collateral, and your credit rating against unforeseen events.



Members wishing to upgrade to this enhanced payment protection program will be able to do so.

**Watch our website for more information!**

## Save the date! Market USA FCU Annual Business Meeting

When: Wednesday, April 29, 2009  
5:00 p.m. Light Refreshments  
5:30 p.m. Business Meeting

Where: Market USA FCU Headquarters  
8871 Gorman Rd. #100  
Laurel, MD 20723

Join us as Walt Lutman, Chairperson of the Board of Directors, and Bob McClosky, CEO/President, review our 2008 accomplishments and discuss our plans for 2009.



## 2009 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:

### **Bob Evans**

Bob has been a Market USA FCU Board Member since 2002. He served as Treasurer and currently is Vice Chairperson. Bob was Executive Vice President, Finance and Development for Giant-Landover. Education: Princeton University, Masters of Public Affairs, University of Texas Graduate School of Business, M.B.A., Finance, Sord Scholar, Davidson College, A.B. History, Cum Laude

### **Ward Kraemer**

Ward has been a Market USA FCU Board Member since May 2008. He is currently Vice President of Retirement Plans and Compensation, Ahold USA. Education: M.B.A., George Mason; B.A. in Economics, Fordham. (CEBS - Certified Employee Benefits Specialist; CCP - Certified compensation Professional; Chartered Financial Analyst - Part 1)

### **Bob McClosky**

Bob has been a Market USA FCU Board Member since 2002. He is currently President/CEO of Market USA FCU. Education: Bloomsburg University, B.S., Political Science.

### **David White**

David has been a Market USA FCU Board Member since December 2008. He is currently the Director of Human Resources for Giant, where he has been employed for 21 years. Education: Business Degree from the University of Maryland with a Major in Human Resources and Labor Relations.

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 203 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 11, 2009. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 14, 2009 by calling the credit union at 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. An election will not be held and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

If there is more than one nominee for each available position, an election will be held by ballot boxes placed at our branches 4/15/09 – 4/17/09. Should there be an election, absentee ballots may be requested by calling the credit union at 800-914-4268. Absentee ballots must be returned to the credit union by 4/21/09. If the number of nominees equals the number of vacancies, there will be no election and the nominees will be declared by acclamation. The election results will be announced at the Annual Meeting.



# VOTE

# IMPORTANT INFORMATION ABOUT YOUR PRIVACY

## MARKET USA FCU ANNUAL PRIVACY POLICY NOTICE

### THE FACTS

**Why?** Federal law requires us to tell you how we collect, share, and protect your personal information. Financial companies choose how they share your information. Federal law gives consumers the right to limit some, but not all sharing.

**What?** The types of personal information that we collect and share depend on the product or service that you have with us. This information can include: (1) name and address; (2) social security number and income; (3) types of accounts that you have with us; and (4) credit history.

**How?** All credit unions need to share members' personal information to run their everyday business—to process transactions, maintain accounts, and report to credit bureaus. Below, we list the reasons that Market USA FCU chooses to share and whether or not you can limit this sharing.

- For everyday purposes – to process your transactions, maintain your accounts and report to credit bureaus.
- For our marketing purposes – to offer our products and services to you.
- For joint marketing with other financial companies. We partner with non-affiliated financial companies to assist in offering and marketing various products on our behalf.

**Opting Out:** To opt out of ALL marketing, please contact us as follows:

Phone: 301.586.3400

Email: [memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com)

Mail: Account Operations, Market USA FCU,  
8871 Gorman Road, Suite 100  
Laurel, MD 20723

### SHARING PRACTICES

**Notification:** We must notify you about our privacy practices when you become a member and on an annual basis after you become a member.

**Safeguarding Your Information:** We limit access to your personal information to those employees who need that information in order to provide you with a particular product or service or to act on a request from you. To comply with federal regulations, we maintain necessary safeguards to secure all of your personal information.

**Collecting Information:** We collect information about you from the following sources: (1) information that we receive from you on applications or other forms; (2) information about your transactions with us; (3) information about your transactions with non-affiliated third parties; and (4) information from a consumer reporting agency.

**Opting Out:** Federal Law gives you the right to limit sharing only for: (1) sharing with affiliates for everyday business practices; (2) sharing with affiliates that market to you; and (3) sharing with non-affiliates to market to you. Market USA FCU allows you to opt out of all marketing by following the instructions outlined in the previous section.

### DEFINITIONS

**Everyday business purposes:** The actions necessary by credit unions, or other financial companies, to run their business and manage their member accounts, such as: (1) processing transactions, mailing and auditing services; (2) providing information to credit bureaus; and (3) responding to court orders and legal inquires.

**Affiliate:** Financial or non-financial companies related by common ownership or control.

**Non-affiliates:** Financial or non-financial companies not related by common ownership or control.

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products and services to you.

Note: When we use the words "we", "our", and "us", we mean Market USA FCU. When we use the words "you" and "your", we mean the following types of members: all members that have an ongoing relationship with us, such as a share account or loan account.

## Holiday Loan

### Available Until February 28, 2009

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

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.

Rates as low as

**5.24** %  
APR

10-Month Term

Borrow between \$200 and \$2,500

\* 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.

## FUEL ASSISTANCE LOAN

### Need HELP paying for heating fuel this winter?

Take advantage of our Special Rate as low as 3.99%APR\*! Fuel Assistance Loan is a 10 month, unsecured, low interest fixed rate loan available for the purchase of heating fuel for your home. You must have direct deposit with the credit union in order to qualify for the fuel assistance loan. Please contact Member Services at 301-586-3400 or 800-914-4268 for more information.



\*Annual Percentage Rate current as of 11/1/08 and subject to change. Rates are based on an evaluation of each applicant's credit. Payments at 3.99%APR for 10 months are approximately \$101.84 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.

This special offer is available until March 31, 2009.

## COLLEGE SCHOLARSHIP OPPORTUNITY

Are you or a family member headed off to college in 2009? Well **Market USA FCU** is pleased to announce a college scholarship opportunity that may make it easier for you to meet your education costs. The \$11,000 Credit Union College Scholarship Program for 2009 is underway now! The Credit Union Foundation of MD & DC, the sponsor of the awards, will award ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship to the winning applicants in May of 2009.

### This year's essay topic is:

*Create a credit union that is strictly run by people under the age of 30, from the Board of Directors to the president to the tellers. In 750 words or less, explain what your credit union looks like, where it's located, what products and services you focus on, and the unique aspects that make your credit union stand out.*



### The newly introduced video topic is:

*How are credit unions and banks different? Any member of a Maryland or D.C.-based credit union who is entering their freshmen through senior year of college may apply. "We believe that this scholarship program provides a number of benefits to credit unions members," noted Foundation Chair Lisa Jester. "The awardees receive needed financial assistance to help them meet their educational expenses. The essay and video topics provoke innovative and useful responses that can be used to help credit union's better serve their college-age members while providing a learning experience for the applicant."*

Applications and complete details on the College Scholarship Program can be found on the Foundation's web site at: <http://cufound.org/scholarship.htm>

## 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.

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

### New Years Day

Thursday January 1, 2009

### Martin Luther King Jr. Birthday

Monday January 19, 2009

### President's Day

Monday February 16, 2009

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

### 3,500 Shared Branches

#### NATIONAL SHARED BRANCH NETWORK

3,500 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, Direct Deposit Club members 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](http://www.marketusafcu.com).



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Financial Solutions For Life