

Fall
2024



Market News

Unlock Your Financial Future: Boost Your Credit Score Today!

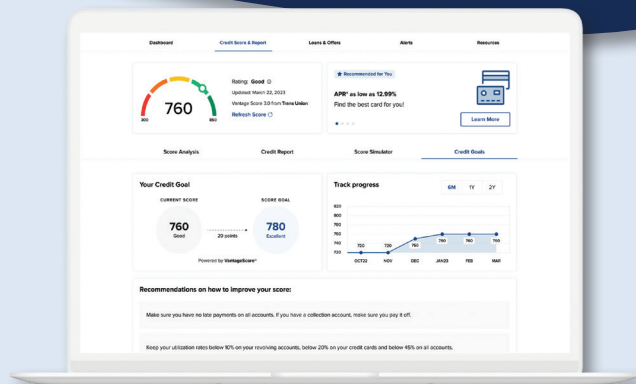
Your credit score is an extremely important part of your financial life. It is based on several factors which includes your payment history, credit utilization, your mix of credit, and recent credit activity. Luckily, it's not difficult to establish a healthy credit score once you understand how it works.

We have tools that help you not only understand these factors but also gives you tips in improving your score too.

Why improve your Credit Score?

- Good indicator of financial responsibility
- More likely to get approved for a loan
- Saves you interest over time
- Easier approval for a rental home or apartment
- Eligible for a wider selection of phone plans
- Reduced or no deposit for utilities
- Enhances your employability as some employers check credit scores
- And much more

If you haven't enrolled yet, simply select "Show My Score" in Online Banking or "Get Your Free Credit Score" in the Mobile App. Take advantage of it today!



Enjoy Exclusive Benefits with our Free High-Rate VIP Checking Account!

If you've ever thought about switching accounts, consider our exceptional option. We roll out the VIP treatment with a checking account that provides members with these outstanding benefits and conveniences:

- Earn up to **4.50% APY¹**, one of the most competitive rates in the country.
- No Minimum Balance Requirement
- No Monthly Maintenance Fees
- Access to over 30,000 surcharge-free ATMs
- Access to over 5,000 Shared Branches nationwide
- .35% premium on certificates with direct deposit and eStatements
- Free initial check order with direct deposit²
- And much more!

Bonus Perk: High-Rate VIP Savings Account

You'll also have the opportunity to open a VIP Savings Account which offers a **2.50% APY³**. Grow your savings effortlessly while enjoying the premium advantages of our VIP Checking Account.

Ready to get started? Visit our **marketusafcu.com** to learn more and open your account today!

¹VIP Checking Annual Percentage Yield (APY) effective 10/1/24 and subject to change. APY applies to balances thru \$15,000; balances above \$15,000 earn the APY paid on regular checking accounts. Qualifications must be met by the end of the month to earn dividends. One account per member/SSN. Requirements to Earn APY: Enrollment in eStatements; Monthly Direct Deposit of at least \$500 (VIP); direct deposit from a single source cannot be used to meet the requirement for multiple accounts; 15 Visa Debit Card purchases per month for Platinum tier; 12 Visa Debit Card purchases per month for Gold tier; minimum purchase \$5.00; purchases must be posted to the account by close of business on the last business day of the month; purchases made at the end of the month may not post until the following month, depending on the merchant, and will not count towards the previous month's qualifications; purchase returns will reduce your number of transactions; multiple transactions of the same amount, on the same day, may cause your transactions to post manually, which will not count towards the qualification limits. ²Signature style checks only. ³VIP Savings APY effective 10/1/24 and subject to change. Requirements to earn VIP Savings APY: (1) an active VIP Checking account; (2) qualifications met for the VIP Checking Gold or Platinum tier. APY applies to balances up to \$25,000; balances above \$25,000 will earn the top-tier main share savings rate. If VIP Checking criteria is not met, rate earned will be the bottom tier main share savings rate.



Fill Your Holidays with Extra Joy!



The holidays are just around the corner, and we're here to help make them unforgettable. Whether you're planning festive celebrations, buying gifts for loved ones, or covering travel expenses, our **Holiday Loan** offers the flexibility and affordability you need.

- Rates as low as **7.99% APR***
- 12-month term
- Borrow up to \$5,000

Apply online at **marketusafcu.com** or call **301-586-3400**.

*Annual Percentage Rate current as of 10/1/24. Offer available until 2/28/25. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a 0.25% discount for automatic payment, and an additional 0.50% discount for having a qualifying Rewards Relationship. To qualify for a Rewards Rate, you must have eStatements and one of the following: (a) direct deposit of at least \$500 per month and an active Market USA checking account, or (b) at least \$25,000 on deposit. Payments at 7.99% APR for 12 months are approximately \$86.98 per \$1,000 per month. Financing for qualified Market USA members.

Ease Your Holiday Budget with Skip-A-Payment!

The holiday season can be tough on your wallet, but we're here to make things a little easier! If you've got an auto or personal loan with us, you can take advantage of our Skip-a-Payment option for a small fee. It's a simple way to give your budget a break.

Just log into Online Banking, and select Skip-a-Pay from the Tools menu. If you're using our Mobile App, tap "More" at the bottom, then go to the Tools menu to find Skip-a-Pay. You can also contact Member Services at **301-586-3400**, email memberservices@marketusafcu.com or use our Secure Contact Form on our website.

A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes Mortgage, Home Equity and Credit Card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be in good standing. Two skips allowed per year. Certain restrictions apply. Visit marketusafcu.com or call 301-586-3400 for details.



Hardship Program

If you have loan with us and are experiencing a financial hardship, please contact us at **301-586-3400, option 6**. We have programs that may be able to assist you.

When is the Best Time to Buy a Car?

Looking to buy a car within the next year or so? Then you need to read this! Knowing when to buy your car can help you score a solid discount on the price of your vehicle and help you to enjoy savings on your auto loan for years to come.

Here's when to get your car buying into gear.

May: The auto industry picks up after a slow winter, with automakers and dealers offering cash-back and bargain-priced leases.

October: New models arrive, leading to steep discounts on older models as dealers make room for new inventory.

November: Discounts on older models continue, though selection may dwindle.

December: End-of-year deals bring cash-back offers and great financing options on both older and newer models.

New Year's Eve and Day: Peak time for end-of-year sales with attractive financing and lease deals.

More great times to buy a car:

- **Between design cycles.** Near the end of a model's design cycle (about five years), expect massive incentives and price cuts.
- **On Mondays.** Dealerships are less busy, making them more likely to offer discounts.
- **Three-day holiday weekends.** Memorial Day, Labor Day, July 4th, and Presidents' Day weekends often feature great deals.

If you're looking to buy a new set of wheels, time your purchase right for significant savings. And when you're ready, be sure to apply for our low-rate loan at marketusafcu.com. Get pre-approved to have better negotiating power and save even more!

Holiday Closings

| | |
|------------------|-----------------------------------|
| Veterans Day | November 11, 2024 |
| Thanksgiving Day | November 28, 2024 |
| Christmas Eve | Closing at 1 pm December 24, 2024 |
| Christmas Day | December 25, 2024 |
| New Year's Eve | Closing at 1 pm December 31, 2024 |
| New Year's Day | January 1, 2025 |

Branch Offices

LAUREL: 8871 Gorman Road, Suite 100, Laurel, MD 20723

MAULDIN: 201 Bi-Lo Boulevard, Greenville, SC 29607

To confirm branch hours, visit marketusafcu.com.

Online Banking/Bill Pay & Alerts

Desktop and browser based mobile banking with Alerts for balances & much more at marketusafcu.com.

Mobile Banking with Mobile Check Deposit

Download the free app from your app store to enjoy all of the features of Online Banking plus Mobile Check Deposit.

SavvyMoney

Free, comprehensive credit score program within Online Banking and our Mobile App, offering your latest score, report, and insights into key factors affecting it.

Online Loan Application

Apply for auto, personal, credit card, home equity, 1st mortgages and more at marketusafcu.com.

Member Service Center

301-586-3400 • Mon - Fri: 9:00 am - 5:00 pm
memberservices@marketusafcu.com
Secure contact form available at marketusafcu.com, in our Mobile App and Online Banking.

HomeAdvantage

Earn a cash rebate (an average of \$1,500 in savings) when you use a HomeAdvantage real estate agent.

eStatements

Receive your statements earlier and more securely online. Enroll through Online Banking or our Mobile App.

Direct Deposit Advantage

- Earn an additional **0.25%** on the standard APY on eligible certificates (and another **0.10%** for statements).

Relationship Rewards

- Receive a **0.50%** discount on the APR for most consumer loans with Relationship Rewards.

To receive a Rewards Rate, you must have eStatements and one of the following: (a) direct deposit of at least \$500 per month and an active Market USA checking account, or (b) at least \$25,000 on deposit.

Over 5,000 Shared Branches 30,000 Surcharge-Free ATMs

More surcharge-free ATMs than just about any bank, anywhere, are available through the CO-OP Network. To find shared branches and surcharge-free ATMs near you, visit marketusafcu.com.



Federally Insured
by NCUA



Financial Solutions For Life