

Fall
2025



Market News

Unwrap a Low Rate with our Holiday Loans

Make room in your budget with a low, fixed rate and one easy monthly payment. Consolidate gifts, travel, and year-end expenses into a simple plan – no surprises, just predictable payments.

- ✓ Rates as low as **5.99% APR***
- ✓ 12-month term
- ✓ Borrow up to \$5,000

Apply in minutes, get a quick decision, and manage everything in Digital Banking. You can even set up automatic payments to stay on track without thinking about it.

[Apply Now](#)

*Annual Percentage Rate current as of 10/1/25. Offer available until 2/28/26. 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 5.99% APR for 12 months are approximately \$86.06 per \$1,000 per month. Financing for qualified Market USA members.



Digital ID: Fast, Secure Member Verification

We now offer Digital ID Verification through our Mobile App! Instantly verify your identity with a tap – no more answering complicated identification questions when contacting our Member Service Center.

Key Benefits:

- ✓ **Convenience:** Saves you time when contacting us
- ✓ **Security:** Mobile verification reduces fraud risk

Getting Started: Download the latest Market USA Mobile App (iOS/Android), enable push notifications, and enroll in Digital ID through onboarding or app settings.

How It Works: When verification is needed, members receive a push notification, log in with biometrics or credentials, and confirm their identity in the app.

Security Tips: If you ever receive a verification request you did not initiate, please send us a secure message or call us immediately.

Don't have our
mobile app? Scan
to download today
to get started.



Apple App
Store



Google
Play

Shred Event Protect Your Identity & Give Back

Join us for our Free Shred Event on **Saturday, October 25th, from 10:00 am – 12:00 pm** at our Laurel Branch! Safely dispose of your sensitive documents while also supporting our community.

Event Details:

- ✓ **Community Support:** Please bring a non-perishable food item to benefit Elizabeth House in Laurel, MD.
- ✓ **What Not to Bring:** For safety and processing reasons, please do not include:

- Metal • Binders • X-rays • Credit cards
- Other non-paper items

This is a great opportunity to protect yourself from identity theft, clean out clutter, and give back to the community – all in one stop!



Mark your calendar and join us on **October 25th**
at our Laurel Branch. We look forward
to seeing you there!

Easily Skip One Month's Loan Payment with Skip a Pay!

The holidays can put a strain on your budget, but we can help make things easier. If you have an auto or personal loan, you can choose to skip one month's payment for a minimal fee.

[Learn More](#)

To request a skip, simply Log into our app or Online Banking to process your Skip a Pay request. Select Skip a Pay from the Tools menu and follow the prompts.

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 open for at least 90 days, and in good standing. Two skips allowed per year. Certain restrictions apply.

Check Out Our New Blog: Beyond the Balance

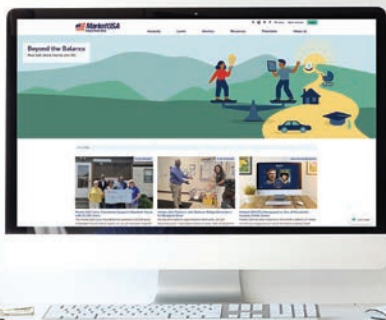
We're excited to introduce Beyond the Balance, Market USA FCU's new blog designed to help you make the most of your money and your membership.

You'll find:

- ✓ **Financial tips** to boost your credit score, save smarter, and borrow wisely.
- ✓ **Comparisons & guidance** to help you choose the best accounts and loan options.
- ✓ **Community stories** highlighting how we're giving back and supporting local causes.
- ✓ **News & updates** about what's new at Market USA FCU.

Visit regularly for fresh content on financial wellness, saving and spending, loans, community impact, and more.

[Catch up on the latest blog posts!](#)



Credit Reports Can Have Errors, Check Yours in Minutes!

Your credit tells your financial story - but what if the story lenders, insurance companies, or potential landlords and employers see isn't accurate?

The power is in the details - and your credit report tells the story. Every payment, every account, every update... it's all in there. But if the details are wrong, so is the story which can lower your credit score, lead to higher loan rates, affect job applications, housing and insurance.

With **Market USA FCU's Credit Score Solution** - available right now in your mobile banking app or online banking - you can:

- ✓ **See Your Credit Score Instantly** - Anytime, anywhere.
- ✓ **Download Your Full Credit Report** - For free, whenever you want.
- ✓ **Track Progress Daily** - Without hurting your score.
- ✓ **Get Real-Time Alerts** - Know the moment something changes.
- ✓ **Get Personalized Tips** - Find out how to improve your credit score.

Your credit is your reputation. **Protect it, improve it, and put it to work for you - starting today.**



Holiday Closings

Indigenous Peoples' Day	October 13, 2025
Veterans Day	November 11, 2025
Thanksgiving Day	November 27, 2025
Christmas Eve	December 24, 2025
	Closing at 1 p.m.
Christmas Day	December 25, 2025
New Year's Eve	December 31, 2025
	Closing at 1 p.m.
New Year's Day	January 1, 2026

Branch Offices

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

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

Over 5,600 [Shared Branches](#)

Financial Wellness Resources

Free financial education and counseling through [KOFE](#) (Knowledge for Financial Education).

More free financial education with Savvy Money in [Digital Banking](#).

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. Personalized recommendations and money saving offers.

Get Started with a Loan

- [Apply - Consumer Loans](#) (new/used auto, personal, credit card & home equity lines/loans)
- [Loan Rates](#)
- [Apply - Mortgage](#)
- [Mortgage Rates](#)
- Earn a cash rebate (an average of \$1,600 in savings) when you use a [HomeAdvantage](#) real estate agent

Member Service Center

301-586-3400 • Mon - Fri: 9:00 am - 5:00 pm
Message us in Digital Banking or using our [Secure Contact Form](#). General inquiries can be emailed to memberservices@marketusafcu.com.

Open a New Account

Easily open new accounts in Digital Banking
[Deposit Rates](#)

eStatements

Receive your statements earlier and more securely online. Enroll through Digital Banking by selecting Accounts → eDocuments → Settings (for app).

Direct Deposit Advantage

- [Early Direct Deposit](#) - Get paid up to 2 days sooner
- Earn an additional 0.25% on the standard APY on eligible certificates (and another 0.10% for estatements).

Save on Loans with 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

[Surcharge-Free ATM & Branch Locator](#)



Federally Insured
by NCUA

