

Spring
2025












Market News

VIP Checking: Convenience Meets Rewards!

Looking for a checking account with no hassle and high rewards? **Free VIP Checking** is designed to help you make the most of your money with **no monthly maintenance fees** and **no minimum balance requirements** – all while accessing a suite of powerful digital tools and nationwide convenience. Plus, you can earn one of the **best rates in the country – up to 4.50% APY¹** on balances up to \$15,000.

Why Choose VIP Checking?

-  **Earn up to 4.50% APY¹** on balances up to \$15,000
-  **30,000+ Surcharge-Free ATMs & 5,000+ Shared Branches** nationwide
-  **Digital Banking Tools** to monitor your credit score, track expenses, identify savings opportunities, and set personalized goals with real-time updates – all in one place.
-  **Digital Wallet Compatibility** for easy, contactless payments (available for Apple Pay and Google Pay)
-  **Debit Card Controls** to turn your card on or off for added security
-  **Mobile Check Deposit²** to deposit checks anytime, anywhere
-  **eStatements** for easy access to account details
-  **Real-Time Alerts** to stay on top of account activity
-  **Exclusive Loan & Certificate Perks** including a 0.35% boost and 0.50% discount on Auto and Personal Loans (with eStatements & \$500 monthly direct deposit)

With Free VIP Checking, you get **high earnings and total convenience – without any extra costs**. Open your account today and start enjoying the perks! Simply log into Online Banking and select Open Account from the Accounts menu, or tap “More” in the Mobile App, then the Accounts menu.

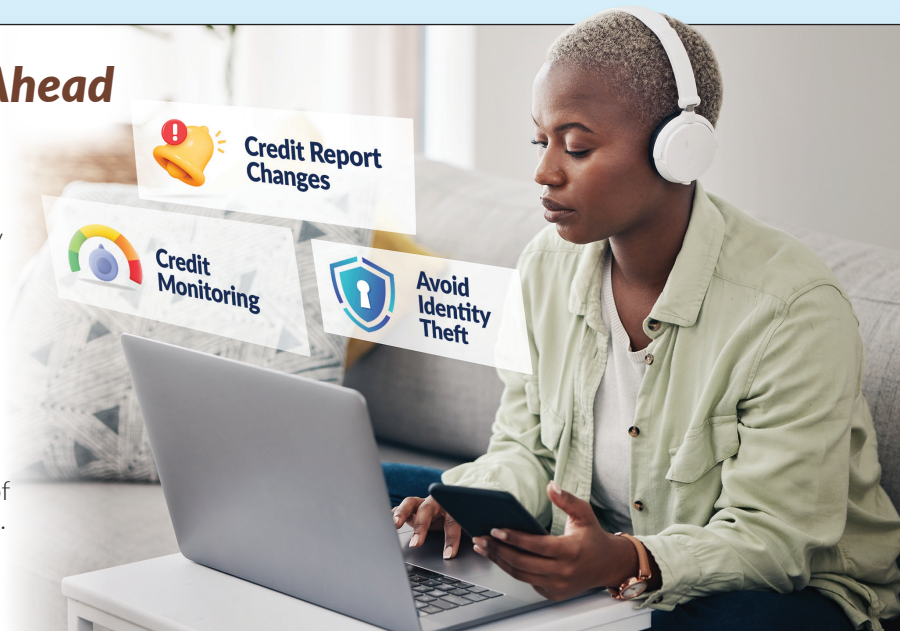
¹Annual Percentage Yield (APY) current as of 4/1/25 and subject to change. VIP checking requirement to earn APY: (1) enrollment in eStatements; (2) monthly direct deposit of at least \$500; direct deposit from a single source cannot be used to meet the requirement for multiple accounts; (3) 15 Visa Debit Card purchases per month; minimum purchase, \$5; 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. All Visa debit purchases must be posted to the account by close of business on the last business day of the month to qualify. APY applies to balances through \$15,000; balances above \$15,000 earn the prevailing rate paid on standard checking accounts. One account per member/SSN. ²Membership must be established for at least 90 days; checking account must be opened for at least 30 days; account must be in good standing; primary account holder must be at least 14 years of age. Additional restrictions apply. See Mobile Deposit Terms & Conditions at marketusafcu.com for details.

Alerts That Keep You One Step Ahead

Did you know you have access to Credit Monitoring Alerts through SavvyMoney in digital banking? Designed to keep you one step ahead, these alerts are available directly in our Mobile App, Online Banking, and via email, giving you timely updates to help you stay in control of your credit and enjoy peace of mind.

Here's What You Can Expect:

- **Alerts That Keep You One Step Ahead:** Receive instant notifications for significant changes to your credit report, so you're always prepared to respond.
- **Peace of Mind with Credit Monitoring:** Staying on top of your credit adds an extra layer of security and confidence.
- **Stay Alert, Stay Smart:** Proactive alerts empower you to avoid identity theft, manage your credit effectively, and make informed financial choices.



Take advantage of this valuable feature to help keep your credit protected. In Online Banking, select the **Financial Planning** menu, then **SavvyMoney** to enroll. In the Mobile App, tap **More** to access **Financial Planning**.

Refinance Your Auto Loan and Save!

Are you feeling the strain of your current auto loan? Refinancing your loan from another lender with Market USA could reduce your monthly payment and put more money back in your pocket. Take advantage of fantastic benefits designed to ease your financial burden.

Why Refinance with Us?

- **Rates as low as 4.74% APR¹** – Enjoy a lower interest rate and reduce your overall loan costs.
- **No payments for two months²** – Free up your budget with no payments upfront.
- **Skip-A-Pay twice a year³** – Take advantage of payment flexibility when you need it most.
- **Lower your monthly payment** – Refinancing could help you keep more money in your pocket.

Refinancing your auto loan is simple, and our team is here to help every step of the way. Don't wait - see how much you could save today! Apply online at marketusafcu.com or call **301-586-3400**.

¹Annual Percentage Rate (APR) effective 4/1/25 and is based on an evaluation of applicant's credit. Rate includes a .25% discount for automatic payment and an additional .50% for having a qualifying Rewards Relationship. To qualify for a Reward 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 4.74% APR for 36 months are approximately \$29.85 per \$1,000 per month. ²Interest begins accruing upon disbursement of the loan. Loans and deferred payments are subject to credit approval. Current Market USA loans are not eligible for this promotion. Offer available for a limited time only and subject to change without notice. Certain restrictions apply. Ask us for details. ³A minimal processing fee per loan will be charged to your savings or checking account based on your monthly payment. 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. Certain restrictions apply. Contact us for details.

Your Money is Safe and Secure at Market USA

At Market USA, your financial security is our priority. Every deposit is federally insured up to \$250,000 by the NCUA, backed by the full faith and credit of the U.S. Government.

With a **net worth ratio of 19.74%**, Market USA ranks among the **top 14% of credit unions nationwide** in capital strength.* You can trust us to keep your money secure.

Your trust means everything to us, and we remain committed to providing you with a safe and secure banking experience.

*Based on 2024 year-end data.



Your Presence is Requested at the Annual Business Meeting

When: Friday, April 25, 2025
5:00 pm Light Refreshments
5:15 pm Business Meeting

Where: Market USA FCU
8871 Gorman Rd, Suite 100
Laurel, MD 20723

As a member-owner of the credit union, you will hear a review of 2024 and find out what is in store for 2025. In addition to our regular door prizes, the name of every credit union member will be entered into a random drawing to **win a \$250 deposit** to their account.

Keep Your Account Active!

Did you know inactive accounts may be subject to escheatment?

By law, unclaimed funds must be turned over to the state after three years of no activity.

To prevent this, simply make a deposit, withdrawal, or transfer (\$1 will do), or contact us periodically. If your account is at risk, we'll notify you by letter, so please make sure your contact information is up to date.

You can also visit missingmoney.com to check if you have unclaimed funds elsewhere- and if you do, you can deposit them right back with us.

Have questions or need to update your account activity? We're here to help! Contact us at memberservices@marketusafcu.com or **301-586-3400**.



Holiday Closings

Memorial Day	May 26, 2025
Juneteenth (National Independence Day)	June 19, 2025
Independence Day	July 4, 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 App with Check Deposit

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

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 estatements).

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

