

Spring
2026



Market News

Even More Digital Convenience!

Soon members can look forward to additional self service features within digital banking designed to put more control at your fingertips:

- **Add Beneficiary**
- **Add Joint Owner**
- **Add Direct Deposit**
- **Add Round Up & Save**

These enhancements reflect our continued commitment to secure, convenient, and member focused banking.



Put Your Home's Equity to Work

Your home may be worth more than you think – and a **Home Equity Line of Credit (HELOC)** lets you turn that equity into flexible funds when you need them.

With a Market USA HELOC, you can borrow as needed, pay interest only on what you use, and keep access to funds for home improvements, debt consolidation, education costs, or unexpected expenses.

HELOC Features

- **No closing costs¹**
- **Access your credit line for 20 years, followed by up to 20 years to repay any remaining balance**
- **Variable rate as low as 6.50% APR (Prime – 0.25%)²**

Learn more at marketusafcu.com/Loans/Home-Equity.

Log in to apply.

¹ Closing costs will be waived if you (a) take an initial advance of \$10,000 and (b) maintain Market USA's security interest in the property for at least 36 months. Closing costs typically range from \$0 to \$1,500.

² Rate effective as of 3/13/2026. Your actual rate may vary based on loan to value and creditworthiness. This is a variable rate loan that adjusts quarterly based on changes to the Prime Rate as published in The Wall Street Journal. Adequate property and flood insurance are required. Minimum monthly payment is \$100. Membership and credit approval required.



Your Presence is Requested at the



Annual Business Meeting

When: Friday, April 24, 2026

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 2025 and find out what is in store for 2026. 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.

Stay safe

Fraudsters can spoof phone numbers and emails. Never give out your account, personal information or digital banking credentials.

When in doubt, contact us directly.



Pay Smart: Use Your Debit Card to Avoid Merchant Surcharges

Did you know some merchants now charge extra for credit card purchases? Choosing your **Market USA debit card** can help you avoid those added costs.

Why debit can be the smarter choice:

- Avoid credit card surcharges at checkout
- No interest charges – spend what you have
- Easy transaction tracking in digital banking

Your debit card gives you convenient access to your money while helping you keep more of it.



Holiday Closings

| | |
|-----------------------------|---------------|
| Memorial Day | May 25, 2026 |
| Juneteenth | |
| National Independence Day | June 19, 2026 |
| Independence Day (Observed) | July 3, 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 [KOFÉ \(Knowledge for Financial Education\)](#).

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

Mobile Banking with Mobile Check Deposit

Download our free app from your app store to enjoy the convenience of Mobile Check Deposit and the features of Online Banking.

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 for a Loan](#)
- [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 & Services](#)→[eDocuments](#)→[Settings](#) (for app)→[Subscribe](#)

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 Surchage-Free ATMs

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

Digital ID: Fast, Secure Member Verification

We now offer **Digital ID** in the Market USA Mobile App – making identity verification faster and more secure.

Why members love Digital ID:

- No more security questions
- Stronger fraud protection
- Secure mobile verification

How it works:

Receive a push notification, log in, and confirm – it's that simple.

Download our latest app and enable notifications to get started.

Round Up and Save: Small Change That Adds Up

Saving doesn't have to be complicated. With **Round Up and Save**, everyday purchases automatically grow your savings.

How it works:

- Purchases round up to the nearest dollar
- Spare change goes into savings
- Small amounts add up over time



Account Name Changes!



On March 30th, some account names were updated to match our website. These updates are name changes only – your accounts, balances and access remained the same.

What changed:

- Main Share – **Membership Savings**
- Sub-Share – **Name Your Savings**
- Share Savings – **Everyday Checking**
- Get-Away – **Vacation Club**

Any custom account names you created will not change.

CHAT WITH US

Chat With Us – When And Where It's Convenient.

Need help but don't want to call? We've expanded chat support so members can connect with us:

- Inside digital banking
- Directly from our website

Chat makes it easy to ask questions, get guidance, and resolve issues quickly – right where you're already banking.



Federally Insured
by NCUA



Financial Solutions For Life