

Summer  
2024



# Market News

## Make Waves with Our Summer Loan

Summer is the perfect time to enjoy some fun in the sun, whether it's a relaxing vacation, a home improvement project, or a new adventure. But sometimes you need a little extra cash to make your summer dreams come true. Our loan can help you dive into your summertime plans with ease.

• Rates as low as **8.49% APR\*** • Borrow up to \$5,000 • 12-month term

Start planning your sunny adventures! Apply online, call **301-586-3400** or stop by a branch.

\*Annual Percentage Rate current as of 6/1/24. Offer available until 9/30/24. 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 e-Statements 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 8.49% APR for 12 months are approximately \$87.53 per \$1,000 per month. Financing for qualified Market USA members.



## Our New Website is Live!



We are excited to announce the launch of our newly designed website, which went live on Tuesday, June 25th! Our new website has a fresh and modern look, with improved navigation and functionality as well as an updated overall user experience. Visit **marketusafcu.com** to explore the new features and improvements. We value your feedback and look forward to hearing your thoughts!

## Track and Improve Your Credit with Our Free Tools

Do you have financial goals? Want to improve your credit score to achieve them? Whether you're buying a house, a car, or renting an apartment, you can take advantage of a variety of free digital banking tools to help you get there.

Check and refresh your credit score and report daily without affecting your score. Set a score goal, get personalized tips, and track your progress.

### Features include:

- Personalized Credit Report
- Real-Time Credit Monitoring Alerts
- Credit Score Goals
- Credit Score Simulator
- Credit Score Action Plan
- Credit Score Education



Visit **marketusafcu.com** or download our app to enroll in digital banking today!

## Maximize Your Earnings

Take advantage of our **10-month Certificate Special** and watch your savings grow faster. With a competitive rate and flexible terms, this limited-time offer is designed to help you boost your earnings effortlessly.

- **5.25% APY\***
- \$500 minimum deposit
- Regular and IRA certificates available
- Savings federally insured to at least \$250,000

Visit our Certificates page for additional rates and terms. This is a limited time offer so don't miss out! Contact us at **301-586-3400** or stop by a branch to open a certificate today.

\*APY (Annual Percentage Yield) effective as of 6/1/24. Offer available for a limited time only and subject to change without notice. Minimum deposit of \$500 required to earn stated APY. Requirements to earn stated APY: \$500 minimum deposit; activated eStatements. 5.15% APY for 10-month certificate without eStatements. Certificate is valid for only a single 10-month period and will auto renew to a standard 12-month term. A withdrawal of dividends or the occurrence of fees could reduce earnings. Early withdrawal penalties may apply. Cannot be combined with any other offers or promotions.

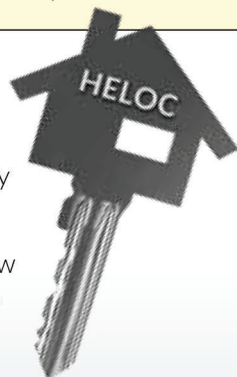


## Your Key to Borrowing What You Need, When You Need It

If you're looking for a flexible and affordable way to access your home's equity, look no further than our **Home Equity Line of Credit (HELOC)**. A HELOC is a revolving loan that lets you borrow as much as you need, up to your approved limit, whenever you need it. You pay interest only on the amount you use, and your line of credit is replenished as you make payments.

- ✓ Rates as low as **8.00% APR<sup>1</sup>**
- ✓ No closing cost options<sup>2</sup>
- ✓ Borrow between \$10,000 to \$200,000, depending on your home's value and your available equity

Apply online or by calling **301-586-3400**.



<sup>1</sup>APR = Annual Percentage Rate. APR is current as of 6/1/24 and subject to change without notice. Rates are based on an evaluation of each applicant's credit and selected term. Your actual rate may vary. Home Equity Line APR is variable and the maximum APR is 18%. Rate is Prime - .50% with a floor of 3.25%. Subsequent rate changes occur quarterly based on the Prime Rate, which was 8.50% as of 7/27/23. Minimum Home Equity Line of Credit is \$10,000. <sup>2</sup>No closing costs provided initial loan amount is \$20,000 and loan remains open for 36 months.



# Get Ready to Roll with a Pre-Approval!

Ready to hit the road in your dream car? Get a pre-approval auto loan from us first. It makes car-buying smoother and more enjoyable. Here's why a pre-approval is your best move and how we can help:

**1. Know Your Budget:** You'll know exactly how much you can spend, helping you stay within budget and narrow your choices.

**2. Strengthen Your Negotiating Power:**

A pre-approved loan shows dealerships you're a serious buyer, giving you leverage for better deals and terms.

**3. Save Time and Reduce Stress:**

You can skip dealer financing hassles and focus on finding the right car.

**Unlock Better Deals:**

- ✓ Rates as low as **5.24% APR<sup>1</sup>**
- ✓ No payment for two months<sup>2</sup>
- ✓ Option to Skip-a-Pay twice a year<sup>3</sup>

**Let us help you get on the road!** Apply online, call **301-586-3400** or stop by a branch today!

<sup>1</sup>Annual Percentage Rate current as of 6/1/24 and subject to change without notice. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. 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 5.24% APR for 36 months are approximately \$29.46 per \$1,000 per month. <sup>2</sup>Interest 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. <sup>3</sup>A 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.

## Member Exclusive!

Your financial wellness is our number one priority. That's why we partnered with Trust & Will and Love My Credit Union Rewards to provide exclusive savings on estate planning. **Get 20% off any estate plan** just for being a Market USA member.

Trust & Will is the leading Estate Planning platform offering:

- ✓ Convenient, easy-to-use online platform
- ✓ Legally binding documents customized to fit your needs
- ✓ Best-in-class, top-rated member support
- ✓ Fast estate planning – plans can be completed in 30 minutes
- ✓ **Wills start at just \$159 with member discount**

Visit Love My CU Rewards from our Resources page to learn more.

## Spoofing Scams: What to Watch Out For

Spoofing is a cybercrime where scammers disguise communication from unknown sources to appear as if it's from a trusted contact, aiming to steal sensitive information or money. Common types include emails or texts that look legitimate, calls posing as financial institutions, fake websites, and deepfake media.

**Red Flags to Watch For:**

- URLs similar to reputable sites
- Typos and unusual syntax in communications
- Unverified numbers claiming to be your bank
- Requests for login credentials or account numbers from unverified contacts
- Familiar branding in unexpected messages asking for action

Stay vigilant and remember, we will never ask for your account info, passwords, or credit card numbers. If you get suspicious communications claiming to be from Market USA, do not respond and report them immediately.



### Holiday Closings

Labor Day

September 2, 2024

### 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](https://marketusafcu.com).

### Online Banking/Bill Pay & Alerts

Desktop and browser based mobile banking with Alerts for balances & much more at [marketusafcu.com](https://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.

### Savvy Money

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](https://marketusafcu.com).

### Member Service Center

301-586-3400 • Mon – Fri: 9:00 am – 5:00 pm  
[memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com)  
Secure contact form available at [marketusafcu.com](https://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](https://marketusafcu.com).



Federally Insured  
by NCUA

