

Winter
2026



Market News

Change in Terms Notice:

Beginning February 1, 2026, our updated Fee Schedule will go into effect. We are committed to helping you get the most value from your membership. While some fees are necessary to cover service costs, many can be avoided simply by taking advantage of the convenient, cost-saving options we provide.



Paper Statement Fee (New)

To encourage environmentally friendly and enhanced account security, a \$2 mailed paper statement fee will be applied to each checking account held by members aged 18-64.

Avoid the Fee!

Enroll in eStatements to enjoy:

- Secure, early access to your account information
- No paper statement fees
- Convenient viewing from anywhere
- Easily access up to 2 years of statements

You can enroll in eStatements through Online Banking or on our Mobile App:

- For **Online Banking** (desktop) Go to Accounts & Services → eDocuments → Subscribe
- For **Mobile App** select More → Accounts & Services → eDocuments → Settings → Subscribe

IMPORTANT NOTICE!



Inactive Account Fee

Our \$5 inactive account fee now applies in two cases:

- Accounts with a balance of \$8 or less and no activity for 60 consecutive days
- Accounts with no activity for 12 months and a balance under \$250

How to Keep Your Account Active

- Make a deposit
- Transfer funds between accounts
- Set up Direct Deposit or recurring transfers



Wire Transfer Fee Updates

- Outgoing Domestic Wire Transfers: Increasing from \$15 to \$25
- Outgoing International Wire Transfers: Increasing from \$35 to \$45

These adjustments reflect the rising costs of processing and security associated with wire transfers.

More FREE ATM Transactions & No Withdrawal Fees on Club Accounts

We are pleased to share positive updates to our account terms – all designed to give you more flexibility and value.

- **30,000+ surcharge-free ATMs** remain available to all members nationwide.
- **\$1 ATM transaction fee¹ will now be waived** on the first 10 transactions for youth accounts and members with qualifying direct deposit¹ – an increase from the previous 8.
- **No withdrawal fees** on Holiday & Vacation Club Accounts: Members may now make unlimited withdrawals from these accounts with no fee.

If you have any questions or would like help enrolling in free eStatements, please contact Member Services at **301-586-3400** or memberservices@marketusafcu.com.

¹ There are no ATM transaction or surcharge fees at Market USA FCU ATMs.

² Direct Deposit of \$500 or more per month is 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.

2026 Election Notice

There are four vacancies on Market USA FCU's Board of Directors.

The Nominating Committee has nominated the following members to fill the open board positions:



Robin Anderson

Robin has served on the Market USA FCU Board of Directors since 2013 and has been Vice Chair of the Board since 2018. She retired from Giant Food after an impressive 42-year career, culminating in her role as VP of Human Resources. Robin has held numerous leadership positions and was recognized for her contributions to the organization and the retail industry. She is a graduate of the 2016 Ahold Retail Academy, a 2015 Griffin Report Women of Influence Honoree, the 2015 Giant LLC Human Resources Associate of the Year, 2010 Top Women in Grocery "Rising Star" & Top Women in Grocery Senior Executive 2018 and the Izzy Cohen Legacy award winner in 2021. Robin holds a Bachelor's and a Master's Degree in Business from the University of Maryland.



Becki Havard

Becki has served on the Market USA FCU Board of Directors for two tenures: from 1980-1989, and again from 1991 to the present. She has held the role of Board Secretary since 2014. Becki retired from Howard County Government, most recently serving as the Supportive Housing Program Manager at Citizen Services from 2007 until October 2013. Prior to that, she served as Finance Manager for the Domestic Violence Center of Howard County, Inc., retiring in 2007. Becki worked at Giant Food FCU from 1972-1978 and again from 1987-1988. She remains actively involved in her community, volunteering with two charities and having served as Treasurer for three nonprofit boards. Becki holds a Bachelor's in Business Administration from the University of Maryland.



Dianne Leonard

Dianne has served on the Market USA FCU Board of Directors since 2019. She is retired from C&S Wholesale Service, Inc. where she served as the Sr. Human Resources Business Partner for the Mauldin Distribution Center. Prior to her tenure at C&S, Dianne spent 25 years at BI-LO, holding key leadership roles including Senior HR Manager, Manager of Organizational Effectiveness, and HR Business Partner for two districts. She is a Certified Senior Professional in HR, holding both the SHRM-SCP and PHR certifications. Dianne remains engaged in her community, volunteering at a local soup kitchen and serving on the Board of Directors for the Allen Temple Community Economic Development Corporation. Dianne earned her Bachelor's in Journalism from the University of South Carolina.



Stevie Smith

Stevie has served on the Market USA FCU Board of Directors since 2022. She has served over 32 years with Giant Food and currently holds the position of SR. HRBP Corporate Talent and Acquisition COE Lead Giant Food. Stevie began with Giant Food in 1993 as a store cashier and has since advanced through a variety of leadership roles, including District HR Business Partner, Store Manager, Deli/Bakery Specialist, and Front-End Specialist. She is a Certified Senior Professional in Human Resources, holding both PHR and SPHR certifications. Stevie earned her Bachelor's and Master's degrees in Business Management and Human Resources from The Johns Hopkins University, and is currently pursuing a Ph.D. through UNC- Chapel Hill. She also serves on the Board of the VA Chamber of Commerce, on the executive workforce and education committee.

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Nominations May Also Be Made by Petition



The petition form may be obtained from the Credit Union and must be completed fully and legibly and signed by at least one percent of the credit union's membership (at least 201 signatures, not to exceed 500 signatures). Members who would like to file a petition must file with the Secretary of the Board of Directors by March 13, 2026. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 2, 2026, by calling the Credit Union at 301-586-3400. In accordance with the Credit Union's bylaws, no nominations will be accepted at the Annual Meeting unless insufficient nominations have been made to provide for one nominee for each position to be filled. An election will not be held and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled. If there is more than one nominee for each available position, an election will be held by ballot boxes placed at our branches April 13 - April 17, 2026. Should there be an election, absentee ballots may be requested by calling the Credit Union at 301-586-3400. Absentee ballots must be returned to the Credit Union by April 17, 2026. If the number of nominees equals the number of vacancies, there will be no election and the nominees will be declared by acclamation. The election results will be announced at the Annual Meeting.



Important Notice: Auto Loan Interest Paid in 2025

Please note that the total auto loan interest you paid in 2025 will be listed on your December statement should you need this information for tax preparation. Members on eStatements can easily access this information anytime. If you receive mailed paper statements, enroll now in eStatements and you will have access to 24 months of eStatements.

Consolidate High-Interest Credit Card Debt with a Personal Loan

Now that the holidays are over, are your credit card balances piling up, leaving you feeling overwhelmed by high-interest payments? It might be time to simplify your finances and save money with our **Personal Loan**.

Our Personal Loan offers an affordable way to consolidate your debt, reduce your monthly payments, and take control of your financial future. **Apply now through our App or Online Banking.**



Scholarships Open for Applications!

Are you heading to college or trade school in 2026? Market USA is excited to announce the \$24,000 Credit Union College Scholarship Program. You may apply for one of ten \$2,000 essay-based scholarships and one of two \$2,000 video-based scholarships. You may apply in both categories. Members of Market USA entering freshman through senior year are eligible to apply.

Deadline for applications is April 15, 2026. Scholarship winners will be announced in June 2026. Market USA, the Credit Union Foundation MD|DC, and its generous supporters cooperate to make this scholarship possible.



Essay Topic: How do credit unions promote financial wellness? Share benefits and examples.



Video Topic: Create a 60-second video showing credit unions' impact on financial health.

Get more information and apply.



IMPORTANT INFORMATION ABOUT YOUR PRIVACY MARKET USA FEDERAL CREDIT UNION

THE FACTS

Why? Financial companies choose how they share your information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your information. Please read this notice carefully to understand what we do.

What? The types of personal information that we collect and share depend on the product or service that you have with us. This information can include: (1) name and address; (2) Social Security number and income; (3) types of accounts that you have with us; (4) account balances and payment history; and (5) credit history.

How? All credit unions need to share members' personal information to run their everyday business – to process transactions, maintain accounts, and report to credit bureaus.

Below, we list the reasons that Market USA chooses to share and whether or not you can limit this sharing.

- For everyday purposes – to process your transactions, maintain your accounts and report to credit bureaus.
- For our marketing purposes – to offer our products and services to you.
- For joint marketing with other financial companies. We partner with non-affiliated financial companies to assist in offering and marketing various products on our behalf.

HOW TO LIMIT INFORMATION SHARING

You can contact us at any time to limit our sharing. To opt out of ALL marketing, please contact us as follows:

- Phone: 301-586-3400
- Email: memberservices@marketusafcu.com
- Mail: Account Operations, Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723

SHARING PRACTICES

How does Market USA protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Market USA collect my information? We collect information about you from the following sources: (1) information that we receive from you on applications or other forms; (2) information about your transactions with us; (3) information about your transactions with nonaffiliated third parties; and (4) information from a consumer reporting agency.

Why can't I opt-out of all sharing? Federal Law gives you the right to limit sharing only for: (1) sharing with affiliates for everyday business practices; (2) sharing with affiliates that market to you; and (3) sharing with non-affiliates to market to you. Market USA allows you to opt out of all marketing by following the instructions outlined above.

What happens when I opt-out of sharing for an account I hold jointly with someone else? Your choices will apply to everyone on the account.

DEFINITIONS

Affiliate: Financial or non-financial companies related by common ownership or control.

Non-affiliates: Financial or non-financial companies not related by common ownership or control.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

Questions? Contact us at 301-586-3400.

Note: When we use the words "we," "our," "us" and "Market USA," we mean Market USA FCU. When we use the words "you" and "your," we mean the following types of members: all members that have an ongoing relationship with us, such as a share account or loan account.

Holiday Closings

Martin Luther King, Jr. Day	January 19, 2026
Presidents' Day	February 16, 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 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 Surcharge-Free ATMs

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



Federally Insured
by NCUA



Financial Solutions For Life