

## Coming Soon...New and Improved Bill Pay Service!

Internet Bill Pay is a secure way to pay and track all of your bills online - avoiding the need to write checks, mail bills, or buy stamps. If you're currently an Internet Bill Pay user, then you already know how much time this service saves you each month. Market USA Federal Credit Union's Internet Bill Pay service will soon give you even MORE convenience and flexibility! An improved Internet Bill Pay will be launched in late October.

### New features

- 1 Online receiving and viewing of bills from over 370 billers
- 1 More scheduling options for one time and recurring payments
- 1 Funds deducted from your account, on the date your payment is due
- 1 Many payments can be made on the same or next business day
- 1 User-friendly Payment Center to manage all of your bills and payment activity from one convenient screen
- 1 Bill reminders will notify you when a bill needs to be scheduled or when a payment has been made
- 1 Calendar feature assists you with identifying the earliest available payment date

Please visit us online at [www.marketusafcu.com](http://www.marketusafcu.com) for more information and a demo. We look forward to serving you better with our new and improved service.

## Market USA Partners with Giant to Sponsor the Checkout Hunger Food Drive (in the Metro DC Area)

Market USA partnered with Giant of Maryland to sponsor the Checkout Hunger food drive. Members could donate non-perishable food items at our Maryland branches or make monetary contributions. Market USA matched contributions and a check for \$700 was given to Giant as well as a cart full of food. Donations benefited the Capital Area Food Bank in Washington, DC.



Left to Right: Bob McClosky, *President/CEO*, April Watts, *Regional Director, Mid-Atlantic*, and Mattie Wallace, *Laurel Branch Manager*

We are proud to support Giant and the Checkout Hunger food drive, and we thank all members who made contributions.

NEED MORE HOLIDAY



**Our Holiday Loan Can Help**  
**Rates as low as 7.24% APR\***  
**10-Month Term**  
**Borrow up to \$2,500**

This loan is only available from October 1 through January 31. Apply at any branch, online at [www.marketusafcu.com](http://www.marketusafcu.com) or over the phone at 301-586-3400 or 800-914-4268.

\*Annual Percentage Rate is based on an evaluation of each applicant's credit. Actual rate may vary. Rate includes a .25% discount for automatic payment. Payments at 7.24% for 10 months are approximately \$105.42 per \$1,000.

**New!**

## View Cleared Checks Online



Through Internet Banking, you can now view cleared checks. After you log in, simply access the "Cleared Check" button at the top of the Account Summary page. Then enter the dates you are interested in. It's that easy! You can view the front and back images of your checks, save the images or print them out. You are able to view checks cleared on Feb 5th, 2007 or later, and the images will be available for one year. If you are not currently enrolled in Internet Banking, call our Member Service Call Center at **301-586-3400** or **800-914-4268** to enroll.

# Apply for our Low-Rate Visa Card with ***no Balance Transfer Fees***

With a Market USA Visa Card, you can take advantage of **low introductory rates for 12 months (and a low rate thereafter), no annual fee, no cash advance fees and no balance transfer fees.** Choose between Visa Classic, Visa Platinum and Visa Platinum with Rewards. For more details or to apply, visit [www.marketusafcu.com](http://www.marketusafcu.com) or call **301-586-3400** or **800-914-4268**. Start saving money right away by transferring balances from your higher rate cards to your new low-rate Market USA Visa!



## On the Move

Congratulations to Mattie Wallace, Kim Thompson and Susan Burke. Mattie Wallace was recently promoted from Member Service Call Center Representative to Laurel Branch Manager. Kim Thompson has made a move from Laurel Branch Manager to Collections Manager. Susan Burke was recently promoted from Assistant Manager to Quincy Branch Manager.

*We wish them well in their new positions.*



**Kim Thompson**  
Collections Manager



**Susan Burke**  
Quincy Branch Manager



**Mattie Wallace**  
Laurel Branch Manager

## We Bid Farewell To Two Retiring Employees

**Janet Boyer**, our Member Service Representative in Laurel, MD joined the credit union in 1999. Over the years, Janet developed a loyal member following due to her exceptional service. In addition, she showed great dedication and made valuable contributions to the credit union.



**Bob Clapp**, our VP of Collections, joined the credit union in 1997.

He has been instrumental in reducing loan loss expenses which has enabled the credit union to offer members more competitive loan and savings rates. He has been a valuable member of the Market USA Team and played an important role in the overall success of the credit union.

*We wish Janet and Bob much success in their future endeavors.*

**We are closed on the following days in observance of holidays:**

### Columbus Day

Monday, October 8, 2007

### Thanksgiving

Thursday, November 22, 2007

### Christmas

Tuesday, December 25, 2007

For current loan/savings rates visit us online at [www.marketusafcu.com](http://www.marketusafcu.com) or call (800)764-4268 and press 1.

### Branch Offices

#### QUINCY

1211 Hancock Street

Quincy, MA 02169

Hours: Monday – Friday 9:00 am – 5:00 pm

#### LAUREL

8871 Gorman Road, Suite 100

Laurel, MD 20723

Hours: M/T/W/F 9:00 am – 5:00 pm

Th 9:00 am – 6:30 pm

#### LANDOVER

8200 Professional Place, Suite 105

Landover, MD 20785

Hours: Monday – Friday 9:00 am – 5:00 pm

#### MAULDIN

201 BI-LO Boulevard

Greenville, SC 29607

Hours: Monday – Friday 8:30 am – 4:00 pm

#### INTERNET BANKING/BILL PAY

[www.marketusafcu.com](http://www.marketusafcu.com)

Hours: Always open

### 2,816 Shared Branches

#### NATIONAL SHARED BRANCH NETWORK

2,816 Shared Branches Nationwide

#### Member Service Call Center:

(301) 586-3400 (800) 914-4268 Option 3

Hours: M/W/F 8:30 am – 5:00 pm

Tu 9:00 am – 5:00 pm

Th 7:15 am – 6:30 pm

#### Telephone Banking:

(301) 586-3450 (800) 764-4268

#### 32,000 Surcharge Free Allpoint ATMs

In addition to branch location surcharge free ATMs, Direct Deposit Club members have access to over 32,000 surcharge free ATMs.

#### 25,000 Surcharge Free CO-OP Network ATMs

All members have access to over 25,000 surcharge-free ATMs through the CO-OP Network! Deposits may be made at select ATMs.

#### ATM/Branch Locator

To find shared branches and surcharge-free ATMs near you, visit our home page at [www.marketusafcu.com](http://www.marketusafcu.com).



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Financial Solutions For Life