

## Check 21: What You Need To Know

Checking accounts are changing with the times! Recent legislation, called Check 21, allows financial institutions to replace paper checks with “substitute checks.” This will make check processing faster, more efficient, and help the environment by reducing energy consumption. It will also create some changes in your checking account:

- **You will have less float time.** Checks will clear in hours, not days. You will want to be sure you have enough money in your account to cover any checks you write.
- **You may begin to see substitute checks.** If you view your check images online or request a copy of a check, you may see a substitute check instead. This will contain all the information of your original check. A substitute check is the legal equivalent of your paper check.
- **You have specific legal rights.** If you believe you have lost money because a substitute check was not properly charged to your account, you have the right to file for an expedited recredit.

Please feel free to contact us at **1-800-914-4268** for additional information regarding Check 21.

## Go online – and go green

You probably already know that online banking, online bill payment and e-statements can help save time, but the benefits go beyond personal convenience. These terrific services can help the environment as well!

According to a recent report, about half of all U.S. households use online banking, with about half of those also paying bills online. If everyone started using these services on a regular basis, the results would be remarkable:

- More than 16 million trees would be spared.
- Fuel consumption would drop by 26 million BTUs – enough to provide residential power to San Francisco for a year.
- Air pollution would be reduced by 3.9 billion pounds of carbon dioxide equivalents – comparable to taking 355,015 cars off the road.
- Waste water would drop by about 13 billion gallons – enough to fill nearly 20,000 swimming pools.
- About 1.6 billion pounds of solid waste would be eliminated – equal to 56,000 fully loaded garbage trucks

With a wide range of secure online services, Market USA FCU makes it easy to do your part for the environment, while enjoying 24-hour convenience. You can learn more about online banking, online bill pay and e-statements by visiting our website at [www.marketusafcu.com](http://www.marketusafcu.com). You can also contact us at **1-800-914-4268** for information.

(Source: <http://www.sciam.com/article.cfm?articleID=70BCF0A9-E7F2-99DF-316092C9E9EFC8D1&sc=I100322>)



## Don't Get Hooked by “PHISHING” scams.



Internet “Phishing” scams have affected millions of consumers. Phishing involves bogus e-mail messages that use legitimate materials, such as a credit union or other organization’s web site graphics and logos, in an attempt to entice e-mail recipients to provide personal financial details, such as account information, credit card and Social Security numbers.

Like many cons and scams, phishing preys on the unsuspecting. Here’s how credit union members can fight back against this fraud:

### TAKE SOME SIMPLE PRECAUTIONS:

- Never respond to an unsolicited e-mail that asks for detailed financial information.
- Report anything suspicious to the proper authorities. Alert the credit union or government agency identified in the suspect e-mail through a web address or telephone number that you know is legitimate.
- Contact the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov), a partnership between the FBI and the National White Collar Crime Center, if you think you have received a phishing e-mail or have been directed to a phishy-looking web site.

### IF YOU HAVE BEEN “PHISHED...”

If you believe that you have provided sensitive financial information about yourself through a phishing scam, you should:

- Contact any one of the three major credit bureaus and request that a fraud alert be placed on your credit report. The credit bureaus and phone numbers are:  
**Equifax** 1-888-766-0008  
**Experian** 1-888-397-3742  
**TransUnion** 1-800-680-7289
- File a complaint with the Federal Trade Commission at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-ID-THEFT (438-4338).

**Credit Union Members should never provide their personal information in response to an unsolicited telephone call, fax, letter, e-mail, or internet advertisement.**

# Boost Your Home's Curb Appeal

Most home buyers narrow down their choices by driving through neighborhoods or by looking on the Internet. So your home has to make a good impression right from the start!

By making the most of your home's exterior, you can get more potential buyers in the door. Here are 10 simple steps to take:



1. Mow and edge the lawn.
2. Clean all of your windows and gutters.
3. Trim your bushes.
4. Weed around your landscaping and put down fresh mulch.
5. Put away bikes, toys, tools and other clutter.
6. Make sure your front door is clean and inviting.
7. Put a nice pot of flowers on the front porch.
8. Touch up any peeling paint on doors, siding or trim.
9. Make sure any outside lights and doorbells are in working condition.
10. Put a nice lamp by a front window for a soft night-time glow.

Visit [www.doityourself.com](http://www.doityourself.com) or [www.superhomeideas.com](http://www.superhomeideas.com) for more home improvement tips. Remember, if you need to make some big changes, Market USA FCU can help you find the cash you need. **We have home equity loans starting as low as 5.50% APR\***.

Call **1-800-914-4268**, visit [www.marketusafcu.com](http://www.marketusafcu.com), or stop by your nearest Market USA FCU branch to learn more.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

## SAVE THE DATE! *April 23, 2008*

# ANNUAL MEETING

Market USA FCU will hold its Annual Meeting on Wednesday, April 23, 2008.

The Meeting will be held at Market USA FCU Headquarters located at 8871 Gorman Road, Suite 100, Laurel, Maryland. You won't want to miss this opportunity! As a member-owner of the credit union, you will hear and review the events of 2007 and find out what is in store for 2008. In addition to our usual door prizes, the name of every credit union member will be entered into a random drawing to win a \$500 deposit to their account. We will serve light refreshments at 5:00 pm and the meeting will begin at 5:30 pm.

**We hope to see you there!**

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

**Memorial Day**  
Monday, May 26, 2008  
**Independence Day**  
Friday, July 4, 2008

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

### 3,168 Shared Branches

**NATIONAL SHARED BRANCH NETWORK**  
3,168 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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**MarketUSA**  
Federal Credit Union

Financial Solutions For Life