

Summer
2008

Market News

TURN YOUR SUMMER INTO A MEMORY! With our Summer Loan Promotion.

Whether you are planning an exotic vacation, buying a computer or just need some extra cash, our Summer Loan Promotion is here to help you with your goals.

- As low as 6.49% APR*
- 12 Month Term
- Borrow between \$200 - \$3,000

This loan is only available from June 1 through August 31, 2008 so don't miss your opportunity! Apply at any branch, through the web at www.marketusafcu.com or over the phone at 301-586-3400 or 800-914-4268.

* Annual Percentage Rate (APR) is based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payment. Payments at 6.49% for 12 months are approximately \$86.30 per \$1,000. Rates effective as of June 1, 2008 and subject to change.



KEEP
your ride
CUT
your Payment.

Offer good
July 1, thru
August 31, 2008.

Refinance your
high rate auto loan
with us and we will make the first
payment up to \$400**

* Annual Percentage Rate (APR*) is based on an evaluation of applicants credit. Actual rate may vary. Rate includes a .25% discount for automatic payments. Payments at 4.99% for term of 48 months are approximately \$23.04 per \$1,000. Auto loans currently financed with the Credit Union are not eligible for this promotion.

**Offer valid only for loans that remain outstanding for at least 12 months.

Check 21: Market USA FCU will begin using Check 21 in July 2008.

What You Need To Know:

- **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 on-line, 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.



ANNUAL MEETING

On Wednesday, April 23, 2008, we hosted our 55th Annual Meeting. Four board members whose terms had expired were nominated and elected for additional terms: Beth Goldberg, Rebecca Havard, John Latham and Adae LeMone. Three Market USA employees were recognized for their exceptional service: Nancy Lang, Manager of the Year, Sheila Cureton, Remote Associate of the Year and Tricie Fletcher, Associate of the Year. Congratulations to Luvon Maynor, winner of our \$500 random member drawing.



Nancy Lang



Tricie Fletcher



Sheila Cureton

Managing a Successful Checking Account

Market USA Federal Credit Union has several tools available to help you manage your checking account. Whether you are starting out with your first account or are a long term member, Market USA FCU has tools that can help!

BALANCE Checking Account Education

Our BALANCE Checking Account Education program will give you the tools and information necessary to manage your checking account successfully. Visit www.marketusafcu.com and get started today! The program includes a variety of topics including:

- Checking Account Fundamentals
- ChexSystems
- Use of ATM and Debit Card
- Endorsing a Check
- Your Checking Account Statement

e-Alerts Account Notification

With e-Alerts you can sign up for free instant e-mail or text message notification when any of the following events occur:

- An account balance gets to a certain level
- An automatic deposit or withdrawal was posted to your account
- Cleared checks
- Non-Sufficient Funds/Returned Items
- Must sign-up for e-Statements to obtain e-Alerts
- And more!

Visit www.marketusafcu.com and sign up today!



Privilege Pay

Make a mistake in your checkbook? We can help!

- Privilege Pay allows members to overdraw their checking account in order to pay items presented by check, point of sale purchase, debit card or bill pay*.
- A \$24 Privilege Pay fee will be charged for each item that is paid against your checking account. You will be notified each time the service is used and fee information will also be included in your monthly statement.
- Eligible accounts may be overdrawn up to a maximum of \$250, including fees.
- Accounts may remain overdrawn for up to sixteen days*

Eligible Accounts

Privilege Pay is not available to everyone. If you are eligible for the service, it will automatically be added to your checking account(s). To be eligible, an account must meet the following criteria:

- At least \$700 in deposits for the previous month
- All loans must be current
- Checking account must be opened for at least six months
- Account must be in good standing and not exceeding the Privilege Pay limit

This is not an invitation to overdraw your account. We understand that mistakes happen, and when they do, Privilege Pay can help save you the embarrassment of a bounced check as well as save you money by helping you avoid merchants' costly return check fees! And if you make a mistake, we'll even give you a one-time NSF/Privilege Pay fee refund**.

Important Information About Privilege Pay*

You should make every effort to bring your account to a positive balance as quickly as possible. After 16 days the service will be suspended and collection efforts will ensue. Market USA Federal Credit Union will normally pay overdrafts within Privilege Pay limits however, payment by Market USA FCU is a discretionary courtesy and not a right or obligation. We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. The Privilege Pay service may be withdrawn or withheld by Market USA FCU at any time without prior notice, reason or cause. **One time fee refund over the life of the account. Additional fees will not be refunded in the absence of credit union error. Members that have already received refunds will not be eligible.

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

Independence Day
Friday, July 4, 2008
Labor Day
Monday, September 1, 2008

For current loan/savings rates visit us online at 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
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 Allpoint 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.



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MarketUSA
Federal Credit Union
Financial Solutions For Life