

YOU'RE INVITED!

Market USA FCU
Annual Business Meeting

Tuesday, April 27, 2010

When: Tuesday, April 27, 2010
5:00 p.m. Light Refreshments
5:30 p.m. Business Meeting

Where: Market USA FCU Headquarters
8871 Gorman Road Suite 100
Laurel, MD 20723

Join us as Walt Lutman, Chairperson of the Board of Directors, and Bob McClosky, CEO/President, review our 2009 accomplishments and discuss our plans for 2010.

2010 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:

Ricky Barnes

Ricky has been a Market USA FCU Board Member since 2003 and served as Secretary from 2003-2004 and Treasurer from 2005-Present. He was a Board Member of BI-LO Credit Association FCU from 1992-2003 and President from 1997-2003. Ricky currently serves as the Transportation Site Manager for C&S.

Gary Boozer

Gary has been a Market USA FCU Board Member since 2003. He served as a Board Member of BI-LO Credit Association FCU from 1994-2003 and Secretary from 1994-2002. He was also a Supervisory Committee Member from 1991-1994. Gary worked for Bi-Lo for over 20 years. Gary currently is a Manager for Ingle's Supermarket. Education: Auburn University, B.S. Business/Management; Troy State, M.S. Human Resources.

Walter Lutman

Walt has been a Market USA FCU Board Member since 2002 and has served as Chairperson of the Board 2006 - present. He served as Supervisory Committee Chairperson from 2002 - 2006. He worked for Giant of Maryland for over 35 years. In 2005, he started the company Strategic Recovery Solutions LLC and is a Contingency Planning Consultant.

Education: University of Maryland, Bachelor of Business Administration; Central Michigan University, Courses Master Administration Program; Disaster Recovery Institute, Certification Disaster Recovery Planning.

Cynthia Terry

Cynthia has been a Market USA FCU Board member since 1998 and served as Chairperson from 2002-2006. Cynthia worked for Giant of Maryland for 26 years. She is currently President of SHABACH! Ministries, Inc.

Education: Old Dominion University, B.A.

Speech/Communication/Theatre Arts, Certificate of EEO Studies, Cornell University.

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 197 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 2/10/10. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after 1/13/10 by calling the credit union at 800-914-4268. 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 4/14/10 - 4/16/10. Should there be an election, absentee ballots may be requested by calling the credit union at 800-914-4268. Absentee ballots must be returned to the credit union by 4/20/10. 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.

Homebuyers Tax Credit Extended

Congress has extended the tax credit of up to \$8,000 for first-time homebuyers purchasing a principal residence. It also authorized a tax credit of up to \$6,500 for qualified repeat buyers. The tax credit now applies to sales occurring on or after January 1, 2009 and on or before April 30, 2010. However, in cases where a binding sales contract is signed by April 30, 2010, a home purchase completed by June 30, 2010 will qualify.



For more information about the Homebuyers Tax Credit visit: www.federalhousingtaxcredit.com.

Then, make the choice to apply for your Mortgage with Market USA FCU. Just go to our Mortgage Web Center at www.marketusafcu.com or call a home finance consultant at 1-800-472-7157.

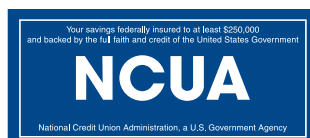
The information contained on this page is not intended as tax or legal advice. Please consult a tax advisor for professional advice.

\$250,000 Share Insurance Protection Extended to 2013

The Helping Families Save Their Homes Act of 2009, signed into law May 20, 2009, includes a provision extending \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013. Previously, this level of coverage was set to expire December 31, 2009. The new law also requires NCUA to use the higher \$250,000 standard maximum share insurance amount when making decisions about premiums and administering insurance deposit adjustments.

The National Credit Union Administration is the independent federal agency that regulates charters and supervises federal credit unions. NCUA, with the backing of the full faith and credit of the U.S. government, also operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of nearly 90 million account holders in all federal credit unions and the majority of state-chartered credit unions.

NCUA Share insurance temporarily increased from \$100,000 to \$250,000 on covered accounts through December 31, 2013.



e-Statements! What's in it for me?

With e-Statements, you get:

Fast delivery. Get your statement faster than by regular mail.

Convenience. View statements from any Web connection.

Security. Protect your private financial information from being lost or stolen via the mail.

Easy storage. Save them to your hard drive and print them if you ever need a hard copy.

Gives you access to e-Alerts. For text messages or e-mail on your account status.

Chance to WIN: Sign up for e-Statement by February 28, 2010, for a chance to win a \$100 deposit to your account.

Enroll today for your chance to win a \$100 deposit to your credit union account.

To start e-Statements, you must first be enrolled in Internet Banking.

If you are not currently enrolled in Internet Banking, call Member Services at 301-586-3400 or 800-914-4268. Once in Internet Banking, simply access the e-Statements/e-Alerts tab. You will then need to read and accept the Terms and Conditions. Next, just enter your e-mail address and check any e-Alerts you are interested in. You will receive an e-mail from Market USA FCU Notifications asking you to activate your e-mail address. You will need to activate your e-mail address within 7 days.

A valid e-mail address and access to Online Banking are required to receive e-Statements. By consenting to receive electronic statements, you acknowledge that you are able to access the electronic disclosures online. Acceptance of the Electronic Statement Disclosure provided online is required to receive e-Statements. The \$100 deposit will be drawn and distributed within one month after the promotion ends. Contact us for details.



Save paper.

Save Trees.

Privacy Policy

IMPORTANT INFORMATION ABOUT YOUR PRIVACY MARKET USA FCU ANNUAL PRIVACY POLICY NOTICE

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 FCU 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 FCU 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 FCU 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 FCU 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 non-affiliated financial companies that together market financial products and services to you.

Note: When we use the words "we", "our", and "us", 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.

Credit Union College Scholarship Program

Are you or a family member headed off to college in 2010? Well Market USA Federal Credit Union is pleased to announce a college scholarship opportunity that may make it easier for you to meet your tuition costs. The \$11,000 Credit Union College Scholarship Program for 2010 is underway now! Our college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship.

Deadline for applications is March 31, 2010. Awards will be made in May 2010.

This year's essay topic is:

How can your credit union membership help you avoid financial pitfalls?

The 2010 video challenge is:

Create a 60-second advertisement promoting credit union membership.

Any member of **Market USA Federal Credit Union** who is entering their freshmen through senior year of college may apply. "We're pleased to offer this opportunity for our young members," noted Robert McClosky, CEO/President. "The awardees receive needed financial assistance to help them meet their tuition expenses and the essay and video topics provoke innovative and useful responses to help us better serve our college-aged members. And the applicants learn a little more about our credit union."

Applications and complete details on the Credit Union College Scholarship Program can be found at: <http://cufound.org/scholarship.htm>

This scholarship is made possible by the Credit Union Foundation of MD & DC.



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

New Years Day	Friday, January 1
Dr. Martin Luther King Jr. Day	Monday, January 18
President's Day	Monday, February 15

For current loan/savings rates visit us online at www.marketusafcu.com.

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
Drive thru Hours: Monday – Friday 8:00 am – 4:00 pm

INTERNET BANKING/BILL PAY

www.marketusafcu.com
Hours: Always open

3,800 Shared Branches

NATIONAL SHARED BRANCH NETWORK

3,800 Shared Branches Nationwide

Member Service 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

37,000 Surcharge-Free Allpoint ATMs

In addition to branch location surcharge-free ATMs, Members with Direct Deposit have access to over 37,000 surcharge-free Allpoint ATMs.

28,000 Surcharge-Free CO-OP Network ATMs

All members have access to over 28,000 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.

Report Lost/Stolen Cards

Market USA FCU ATM/Visa Check Cards
Mon-Fri 9 a.m.- 5p.m. 301-586-3400 option 5
after 5 p.m. & weekends 1-800-754-4128

Market USA FCU Visa Credit Cards
24/7 Call 1-800-449-7728

OPEN A ROCKSTAR OR VIP CHECKING ACCOUNT AND YOU COULD WIN ONE OF TEN \$100 VISA® GIFT CARDS!*

With a **RockStar** or **VIP Checking Account**, you'll get all the benefits of our regular Checking Account, plus:

• Earn iTunes credits up to **\$3.87** each month just for being a **RockStar**!

• Earn **4.00%** APY on average balances just for being a **VIP**!

To qualify, you must have:
Direct Deposit of net pay into Checking
Enrollment in eStatements and Internet Banking
Minimum 12 Check Card purchases per month

PLUS:

You'll have access to over 3,800 Shared Branch locations, more than 65,000 Surcharge-Free ATMs and more!



Visit www.marketusafcu.com or call 800.914.4268 for more information.

*4.00% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$10,000 and 0.10% paid on any amount above \$10,000 for each month that the account qualifies. Accounts that do not qualify will not earn dividends for that month. Rates are accurate as of 10/15/09 and are subject to change without notice. Rates credit for qualified accounts will be in the amount of actual item purchases, not to exceed \$1.11 per month. Only qualified debit card purchases will count towards the monthly requirement. Rewards monthly direct deposit required \$100 into RockStar Checking, \$250 into VIP Checking. Limited accounts: If you convert your existing checking account to a RockStar or VIP account, only transactions paid or direct deposits occurring on the newly converted account will count towards the monthly requirements. *Restrictions apply to eligibility. To share beyond required in statute and/or under membership. **No purchase necessary. See credit union for details. Offer ends March 31, 2010 and is subject to change at any time. Offer while supplies last. Gift Card will be awarded monthly as it is drawn to be conducted by the Credit Union through March 31, 2010.

Smart Cookies get a Holiday Loan from Market USA FCU

Fantastic Low Rate - 10-Month Term - Borrow up to \$3,000

This loan is available from October 1 through February 28, 2010. Apply at any branch, online at www.marketusafcu.com or over the phone at (800) 914-4268.

*Annual Percentage Rate current as of 10/01/09 and subject to change. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a .25% discount for automatic payments. Payment at 5.24% APR for 10 months are approximately \$102.41 per \$1,000 per month. Financing for qualified Market USA Federal Credit Union Members.



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Financial Solutions For Life