

## Market USA FCU

### Welcomes National Capital FCU members!

On October 1, National Capital FCU merged with Market USA FCU allowing the credit union the opportunity to grow and diversify its field of membership. We welcome members from National Capital FCU and we look forward to serving your future financial needs.



Turn your Holiday  
**BLUES** into **GREENS**

Rates as low as

**5.89%**  
APR\*

12 month term  
Borrow up to \$3,000

This loan is available from October 1, 2011 through February 29, 2012. Apply at any branch, online at [www.marketusafcu.com](http://www.marketusafcu.com), or call us at **301.586.3400** or **1.800.914.4268**.

\*Actual percentage rate current as of 10/1/2011. Rates are based on an evaluation of each applicant's credit. Rate includes a .25% discount for automatic payments and .10% discount for e-statements. Payments at 5.89% APR for 12 months are approximately \$86.02 per \$1000. Financing for qualified Market USA Federal Credit Union members.

Or current borrowers can  
**Skip-a-Pay!**

- Go to [www.marketusafcu.com](http://www.marketusafcu.com)
- Log onto Internet Banking.
- Click the "skip" tab beside the loan you want to skip.
- And enjoy extra money for the Holidays!

A nominal processing fee per loan will be charged to your savings or checking account based on your monthly payment. Excludes Mortgage, Home Equity and Credit Card balances. Interest will continue to accrue on unpaid loan balance. To qualify for extension, loan must be in good standing. Certain restrictions apply. Go to [www.marketusafcu.com](http://www.marketusafcu.com) or call 301-586-3400 or 800-914-4268 for details.

**Auto Loan + Market USA FCU =**  
**Lower payments**  
**and \$100 Cash!\***

Yes, it's that simple - Just refinance your current auto loan with Market USA FCU and receive \$100 cash! And with current rates as low as **1.89%\***, you can lower your monthly payment too. Just mention **promo code: NL100** to receive this exclusive cash incentive.



\*APR = Annual Percentage Rate. Current Rates as of August 1, 2011 are 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 and .10% discount for e-statements. Payments at 1.89% APR for 36 months are approximately \$28.64 per \$1,000 per month. Deposit of \$100.00 will be made into the primary member's savings account within 30 days after the loan is closed. Offer expires November 30, 2011. You must mention the promotional code: NL100 to receive the \$100 cash incentive with this offer. Minimal loan amount must be \$10,000 with a term of at least 36 months. If loan to value of auto is above 100% the rate will be 2% higher than qualified rate. Auto loans currently financed through the credit union cannot be refinanced with this offer. Financing available for qualified Market USA Federal Credit Union members only.

## Keep up with your account activity through e-alerts!

Free when you sign up for e-statements through Internet Banking. With this service you can sign up for instant **text** or **email** notification when any of the following events occur:

- An account balance gets to a certain level
- An automatic deposit was posted to your account
- Certificate maturing
- An automatic account withdrawal
- Loan balance
- Loan due date
- Cleared checks
- Non-Sufficient Funds (NSFs)/Returned item

In addition, you will also receive e-Alerts for emergency closings, Internet Banking downtime and other important information.



# With a Market USA FCU Platinum Visa® Credit Card, "NO" is often a good thing!

- No balance transfer fees
- No annual fees
- No cash advance fees

## Plus:

- A credit line up to \$20,000
- A low introductory rate of 3.90%APR\* for six months (and a low variable rate thereafter)
- With our Platinum Visa with Rewards, earn points for hotel stays, merchandise, air travel and much more!
- Protection from identity theft through fraud detection software and Verified by Visa.

Start saving money right away by transferring balances from your higher rate credit cards to your new Market USA Visa!

Apply for a Visa Platinum or Visa Platinum with Rewards today! For more details or to apply online visit [www.marketusafcu.com](http://www.marketusafcu.com) or call **301-586-3400** or **800-914-4268**.

\*3.90% Annual Percentage Rate (APR) effective 10/1/2011 and subject to change. Rates based on evaluation of applicant's credit.

## Important information regarding Lost/Stolen ATM and Visa Debit Cards:

The number to report all Lost/Stolen Market USA Federal Credit Union ATM and Visa Debt Cards has been changed to: **1-888-241-2510** Toll free (inside the US) and **909-941-1398** collect (outside the US).



## You Could Save Hundreds, Even Thousands Of Dollars By Moving Loans To Market USA!

### Introducing Loan Saver

Market USA now has an online tool to immediately display the potential savings for moving loans you have with other lenders to the credit union. The new Loan Saver service is easy to use and available 24/7 via our website, [www.marketusafcu.com](http://www.marketusafcu.com).

### See Potential Savings Immediately

All that's required to estimate your savings is to enter your remaining loan balance(s) and the APR(s) (Annual Percentage Rate) you are paying. Then, simply click calculate and your potential savings will be displayed by the Loan Saver tool. You can estimate the savings for

auto loans, personal loans, home equity loans and lines of credit, credit card balances and your home mortgage. As you enter the info for each loan the amount of potential savings will be added together to show a grand total of your savings.

### See How Much You Could Save

Take this opportunity to reduce your loan expense. The process just takes a few minutes and you might be surprised at how much you could save. Potentially, you could save hundreds, even thousands of dollars. Just go to [www.marketusafcu.com](http://www.marketusafcu.com) and click on the Loan Saver graphic.

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

Columbus Day	Monday, October 10, 2011
Veterans Day	Friday, November 11, 2011
Thanksgiving	Thursday, November 24, 2011
Christmas	Monday, December 26, 2011
New Years	Monday, January 2, 2012

For current loan/savings rates visit us online at [www.marketusafcu.com](http://www.marketusafcu.com).

### Branch Offices

#### LAUREL

8871 Gorman Road, Suite 100  
Laurel, MD 20723

#### LANDOVER

8200 Professional Place, Suite 105  
Landover, MD 20785

#### MAULDIN

201 BI-LO Boulevard  
Greenville, SC 29607

To confirm branch hours visit [www.marketusafcu.com](http://www.marketusafcu.com) or call 800-914-4268.

### INTERNET BANKING/BILL PAY

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

Hours: Always open

### Over 4,300 Shared Branches

#### NATIONAL SHARED BRANCH NETWORK

Over 4,300 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

### 43,000 Surcharge-Free Allpoint ATMs

In addition to branch location surcharge-free ATMs, Members with Direct Deposit have access to over 43,000 surcharge-free Allpoint ATMs Worldwide.

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

## Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com). Call **877.SAVE.4.CU.** (877.728.3428) Visit **your local Sprint retail location**



Just tell them you're a **Market USA Federal Credit Union** Member to get this exclusive offer.



Financial Solutions For Life

MC4295