

Winter  
**2012**

# Market News

## Lower Your Payment and Save Hundreds, Even Thousands, of Dollars by Moving Your Loans to **Market USA!**

Use our online tool, **Loan Saver®**, to 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. The process takes just a few minutes and you might be surprised at how much you could save. Potentially, you could save hundreds, even thousands of dollars. Go to our home page at [www.marketusafcu.com](http://www.marketusafcu.com) and click on the "Lending" tab at the top of the page.

For a limited time, you can receive **\$100 cash\*** for each vehicle loan refinanced with Market USA. Use our **Loan Saver®** calculator to see how much money you could save by moving your loans to Market USA.

\*Restrictions apply. Ask us for details.



## Say "BUY-BUY" with a **Market USA Credit Card!**

**Holiday shopping can be stress-free with your low rate Market USA Visa® Credit Card.**

### We offer:

- No annual fee for Platinum Visa or Platinum Visa with Rewards
- No balance transfer fee
- Credit line up to \$20,000
- Low introductory rates (currently 3.9%\* Annual Percentage Rate for Platinum Visa)  
\*Introductory rate good for six months from open date. After introductory period, rate will be between 8.25% - 14.25% APR, based on the current Prime rate and your creditworthiness.
- Platinum Visa with Rewards earns points which can be redeemed for rewards – hotel stays, vacations, merchandise, air travel, AND MUCH MORE!
- Protection from identity theft through fraud detection software and Verified by Visa



You can also transfer those high rate balances to your Market USA Credit Card with no transfer fee!

## Don't have a Market USA Visa Credit Card?

Simply apply online at [www.marketusafcu.com](http://www.marketusafcu.com) or call us at 301-586-3400 or 800-914-4268.

## Holiday Loan

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 800-914-4268.

\*Annual percentage rate (APR) current as of 10/1/2011 and subject to change without notice. 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 5.89% APR for 12 months are approximately \$86.02 per \$1000, per month. Financing for qualified Market USA 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 a payment on.
- 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.

## Tax Tips



### Individual Retirement Accounts (IRAs)

As millions of Americans have already discovered, IRAs are one of the best savings tools available today. More people than ever before are now eligible to take advantage of the incredible tax advantages available through IRAs.

Past legislation brought about sweeping changes related to retirement and other savings arrangements. The benefits of the changes include:

- increased contribution limits,
- catch-up contributions for individuals who attain age 50 before the end of the taxable year,
- increased portability of assets between various plan types, and
- other changes to rollover rules.

What makes IRAs such a great savings tool is the special federal tax laws governing the taxation of amounts earned within an IRA. Earnings within Traditional IRAs generally are not taxed\* until they are distributed from the Traditional IRA. Earnings within Roth IRA and Coverdell education savings accounts generally are not even subject to federal taxes\*. What's more, Traditional IRA contributions are tax-deductible for many taxpayers. Over time, these special tax features can result in significantly larger IRA savings accumulations than what can be accomplished in ordinary savings tools.

For more information, or to open your IRA, stop by your local branch or contact our Member Service Center at **301-586-3400** or **800-914-4268**.

\*Tax benefits may vary. Consult your tax advisor.

## Start the New Year Clean!

### Here are a Few Tips of What to Keep/Throw Away

After your taxes are filed, take the time to go through your financial papers and decide what to shred and store. Here are a few tips to help you keep what's important and get rid of the rest.

**Remember to shred unwanted documents to help prevent identity theft or fraud. Use a personal shredder or participate in a local shredding event.**

#### Toss:

1. Canceled checks (after a year)
2. Old Social Security statements
3. Credit card, bank and ATM receipts (once you've verified your monthly statement)
4. Utility bills (unless you need for taxes)
5. Paystubs (once you have your W2 for the year)
6. Old annual reports from investments

#### Keep:

1. Legal documents like wedding license, divorce papers, birth certificates and deeds
2. Supporting tax documents in case of audit for up to three years
3. Home improvement records until you sell the house
4. Active policies like insurance, medical, and pensions or retirement account
5. Receipts for major purchases



## Enroll for a chance to WIN \$500!\*

Sign up for e-Statements by February 29, 2012, for a chance to win a \$500\* deposit to your Market USA account.

Review your account activity in a fast, secure and easy way! With e-Statements, you can manage your finances without waiting for paper statements to be mailed to you. You can also help the environment, reduce clutter, and lower your risk for identity theft! You can retrieve your last two years of e-Statements online from anywhere, anytime, and for FREE!

#### e-Alerts

With e-Alerts, you receive text or e-mail alerts to let you know what's happening with your Market USA accounts at all times. Receive updates on changes to account balances, ATM withdrawals and much more. Best of all, e-Alerts are FREE with your e-Statements!

## Enroll today for your chance to win!

*\*Void where prohibited. No purchase necessary. See our website for details, eligibility and official rules. The winner's name will be drawn and the \$500 deposit distributed within one month after the promotion ends. To sign up for e-Statements, you must first be enrolled in Internet Banking. If you are not currently enrolled in Internet Banking, contact our Member Service Center at 301-586-3400 or 800-914-4268. You must activate your email address to complete your e-Statement enrollment.*

## 2012 Election Notice

There are three vacancies on Market USA FCU's Board of Directors.

The Nominating Committee has nominated the following members to fill the open board positions.

### Bob Evans

Bob has been a Market USA FCU Board Member since 2002. He served as Treasurer and currently is Vice Chairperson. Bob was Executive Vice President, Finance and Development for Giant-Landover. Education: Princeton University, Masters of Public Affairs, University of Texas, Graduate School of Business, M.B.A., Finance, Sord Scholar, Davidson College, A.B. History, Cum Laude.

### Ward Kraemer

Ward has been a Market USA FCU Board Member since May 2008. He is currently Vice President of Retirement Plans and Compensation, Ahold USA. Education: M.B.A., George Mason; B.A. in Economics, Fordham. (CEBS - Certified Employee Benefits Specialist; CCP - Certified compensation Professional; Chartered Financial Analyst - Part 1).

### Robert Watts

Robert has been a Market USA FCU Board Member since May 2011. He is currently Director of Benefits for Ahold USA, Inc. He received his B.A. in Finance from Towson University and his M.B.A. from Loyola College; he is a qualified Accountant (CPA) and holds the Global Remuneration Professional designation (GRP).

*Your Presence is Requested at the*



## *Annual Business Meeting*

When: Friday, April 20, 2012  
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 the  
Chairperson of the Board of Directors and CEO/President  
review our 2011 accomplishments and discuss our plans for 2012.*

### 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 220 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 February 3, 2012. Biographical data on the nominee must be submitted with the petition. Biographical and petition forms will be available after January 13, 2012, by calling the credit union at 301-586-3400 or 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 4/2/12 – 4/5/12. Should there be an election; absentee ballots may be requested by calling the credit union at 301-586-3400 or 800-914-4268. Absentee ballots must be returned to the credit union by 4/9/12. 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.



# 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 anytime to limit our sharing. To opt out of ALL marketing, please contact us as follows:

- Phone: 301-586-3400 or 800-914-4268
- Email: [memberservices@marketusafcu.com](mailto: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 non-affiliated 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.

**Questions?** Contact us at 301-586-3400 or 800-914-4268

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.

## WE ARE CLOSED ON THE FOLLOWING DAYS IN OBSERVANCE OF HOLIDAYS

Martin Luther King Jr. Day      Monday, January 16  
Presidents' Day                      Monday, February 20

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 301-586-3400 or 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).



Federally Insured  
by NCUA

