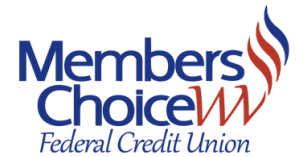


MCWV INSIDER



Where you know you've made the right choice!



Small Banking, Big Services

Members Choice West Virginia Federal Credit Union prides itself on being a small community-based credit union built by and for its members. However, small banking doesn't mean you should have to settle for less than the best services. Starting in January through February of 2022, we will kick off our brand new blog, Our 2 Cents, with a series in which we highlight all the services available to you as members and how you can make the most of them. Throughout this series, some of the products we'll discuss include N-Touch 24, Mobile Deposit, Bill Pay, Credit Sense, E-Alerts, and Member-to-Member Transfers.

More information about where to find our blog and how to get each article sent directly to your email will be made available soon on our website and social media pages!

MCWV'S 80TH ANNUAL MEETING

Members Choice West Virginia Federal Credit Union's 80th Annual Meeting will be hosted on March 25th, 2022, at the Woman's Club of Charleston. The Annual Meeting will begin at 6:00 p.m., and seating is limited. If you plan to attend the annual meeting, please RSVP by March 14th, 2022. To RSVP today, stop in at 201 Ohio Avenue in Charleston, or contact us at (304) 346 5242 today.

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Dormant Accounts Notice

MCWV wants to help you keep your account active. You can keep your account active by performing a transaction on your account, a deposit, or a withdrawal. We ask that you conduct at least one transaction each year in order to keep your account active and prevent dormant account fees.

Any account without activity over 365 days will be charged a \$5.00 fee each month. This fee will continue each month until you bring the account active, until all shares have been used for maintenance, or will be turned over to the State of West Virginia as unclaimed property.

After 7 years, Share (Savings) Accounts will be turned over to the State of West Virginia as unclaimed property.

After 5 years, Share Draft (Checking) Accounts will be turned over to the State of West Virginia as unclaimed property.

Check Fraud Alert

In a fake check scam, someone asks you to deposit a check — often for thousands of dollars, and generally for more than you owe — and transmit some of the money to someone else. The con artists always have a good excuse for why you can't retain all of the money. They may tell you that you must pay taxes or fees, purchase supplies, or perform some other actions.

Fake checks come in a variety of shapes and sizes. They could appear as company or personal checks, cashier's checks, money orders, or an electronic check.

If something appears "too good to be true" or you have any doubts, stop in at 201 Ohio Avenue in Charleston, or contact us today at (304) 346 5242 for assistance.

To help protect our members MCWV may place a hold on any checks presented.



MCWV SCHOLARSHIP APPLICATIONS

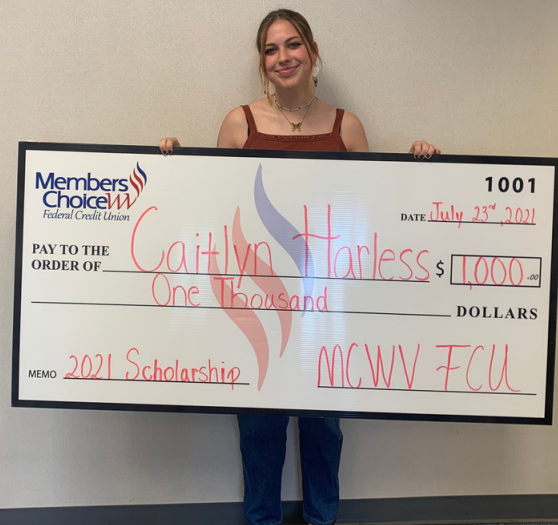
Members Choice West Virginia Federal Credit Union believes in giving back to the youth of our community that helps support us. For that reason, each year, we are honored to offer two \$1,000.00 scholarships to deserving high school seniors! Pictured below are our 2021 winners.

To qualify for the scholarship, the senior must be a credit union member no later than December 31, 2021. As a full-time student, applicants must also plan to attend a professional education program at any accredited trade or vocational school, 2-year community college, or a 4-year university (12 hours minimum).

Please share this information with as many high school students as possible! To apply, fill out the application found on the MCWV FCU website. All applications must be submitted or postmarked by March 25, 2022.



2021 MCWV Scholarship Winner, Michael Stephens



2021 MCWV Scholarship Winner, Caitlyn Harless

PARDON OUR MESS

The new year means new changes! Starting in January 2022, Members Choice West Virginia Federal Credit Union will be tearing down its current wallpaper and replacing it with a fresh new look. We apologize for any mess or inconvenience this may cause. Know that we appreciate your understanding and patience during this time.

We look forward to hearing how you like the new look!



KEEPING YOUR PERSONAL INFORMATION UP TO DATE

Did you move this year? Change your phone number? Get a new email address? Whatever may have changed, it's essential to keep your personal information updated with us here at Members Choice West Virginia Federal Credit Union.

As your Credit Union, having your up-to-date personal information allows us to alert you about activity on your accounts, send you the latest credit union news, inform you about special offers and events, and so much more.

To update your personal information today, stop in at 201 Ohio Avenue in Charleston, or contact us at (304) 346 5242 for assistance.

STAY CONNECTED

(304) 346 5242

Fax: (304) 346 5266

Toll Free: (800) 526 5242

Dial- A- Teller: (304) 343 4011 or (304) 343 4027

Address: 201 Ohio Avenue Charleston, WV 25302

 www.memberschoicewv.com

 facebook.com/mcwvfcu

IMPORTANT DATES

New Year's Eve, December 31st, 2021:

Open 8 AM - 3 PM

Training, January 11th, 2021:

Drive-Thru Closing 4:00 p.m.

MLK Jr. Day, January 17th, 2022:

Closed

President's Day, February 21st, 2022:

Closed

DIVIDENDS PAID THROUGH 12/31/2021

Regular Shares

\$25.00 to \$9,999.99: 0.05%; 0.05% APY*
\$10,000 to \$19,999.99: 0.10%; 0.10% APY*
\$20,000 & above: 0.15%; 0.15% APY*

Checking Accounts

\$1,000 & Above 0.05%; 0.05% APY*

Regular IRA Accounts

0.75%; 0.75% APY*

*APY = Annual Percentage Yield if left open for full term.
Rates are subject to change at any time.

4TH QUARTER 2021 WINNERS

Lucy Cox

Brian Thompson

TAKE THE QUIZ- ENTER TO WIN A \$25 GIFT CARD!!

1. How many transactions, deposits, or withdrawals do you have to make each year to keep your account active?
 - a. 1
 - b. 3
 - c. 5
2. When is the postmark deadline for the 2022 MCWV Scholarship applications?
 - a. March 25th, 2022
 - b. June 15th, 2022
 - c. April 4th, 2022
3. Members Choice West Virginia FCU will be closed on January 17th, 2022 in observance of MLK Jr. Day.
 - a. True
 - b. False

How to Enter

1. Get your newsletter online or in the credit union lobby
2. Correctly answer the three questions
3. Fill in your information and cut out this square
4. Drop off or mail this square to the credit union by April 1st, 2022
5. Only one drawing slip per member
6. Two winners will be posted in the next issue

Name: _____

Account #: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Phone Number: _____