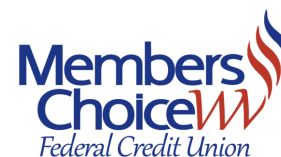


MCWV INSIDER



Where you know you've made the right choice!



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.

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UPCOMING SPECIALS

Kick your spring and summer off right by taking advantage of a loan special from MCWV FCU! Whether you're looking to buy a home, remodel a home, travel, or get some extra cash, we've got you covered. Discover a world of endless possibilities with MCWV! Read below for a sneak peek at our upcoming loan events. To get all the details, keep an eye on our website and social media over the coming months!



HOME BUYING & REFINANCING

We want to help make your dream of a first home or a new home a reality. We offer competitive rates and favorable terms to meet your mortgage financing needs. Also, if you're looking to refinance your current home loan so you can feel secure in an unsure market, we can help with that too! Secure your home loan or refinance during our promotional event period of April 4th through April 29th to take advantage of special terms and rates.

HOME IMPROVEMENT LOANS

If you are in dire need of repairing any part of your home and need the money right away, try our Home Improvement Loan Program. Home Improvement Loans are similar to Home Equity Loans, but with a faster processing time as an appraisal is not needed. Simply provide an invoice from the contractor performing your home improvements, and we will pay them directly.

Secure your home improvement loan during our promotional event period of May 2nd through May 27th to take advantage of special terms and rates.



PERSONAL LOANS

Whether you're planning a vacation, or just need some extra spending money, a Members Choice Personal Loan will satisfy your need. We have two types of Personal Loans available: Signature/Unsecured and Share Secured. There is no penalty for pre-payment with both of these loans. Secure your personal loan during our promotional event period of May 16th through June 30th to take advantage of special terms and rates.

MCWV FCU 80TH ANNUAL MEETING

On Friday, March 25, 2022, Members Choice WV FCU had its 80th Annual Meeting! It was a great evening that included cash prizes and delicious food catered by Tastefully Dun. At our annual meeting, we also had the opportunity to award two of our previous board members for their dedicated support and service: Sandra Graham, 31 years of service, and Becky McClure, 15 years of service.

Credit unions are owned and controlled by their members, which means "one member, one vote." Every year, we hold an Annual Meeting for our members to exercise their democratic member control when an election is held for our volunteer Board of Directors. The Annual Meeting is also an opportunity to learn about financial standings and address any concerns or questions you may have about your credit union.



**SAVE SMALL.
DREAM BIG.**
at your credit union™

SUPPORTED BY

#CUYouthMonth cuna.org/youthmonth

CREDIT UNION YOUTH WEEK

Throughout the week of April 11th-15th, MCWV FCU will be holding our Youth Week and we invite you to celebrate with us! During MCWV's Youth Week, each child may make a deposit to their account to get their name entered into our drawing for a \$100.00 deposit into their savings account! We will also have coloring sheets available and all completed coloring sheets may be returned to the Credit Union to be displayed on the frontline's glass window.

Money is a fact of life. By teaching your children simple money concepts as they grow, they'll learn how to manage it successfully. Now's the perfect time to help the children in your life take steps toward smart money habits.

(Each child may enter only once during this week; multiple deposits for the same child will not result in multiple entries)

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/mcwfvcu

IMPORTANT DATES & EVENTS

Saturday, May 7th
Race for the Ribbon

Monday, May 30
Memorial Day – Closed

Monday, June 20th
Juneteenth – 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.



2ND QUARTER 2022 WINNER

Kim Gravely



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

1. When does the Personal Loan special event start?

- a. May 16th
- b. October 15th
- c. July 1st

2. Any account without activity over 365 days will be charged a \$___ fee.

- a. 5
- b. 25
- c. 40

3. Members Choice WV FCU will be closed on Monday, June 20th, 2022, in observance of Juneteenth.

- 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 June 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: _____