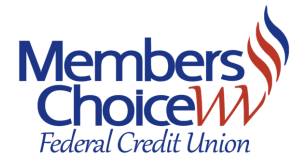


# MCWV INSIDER



Where you know you've made the right choice!



## Traveling or Need to Spend a Little More Using Your MCWV Debit Card?

Due to certain restrictions in place to protect your account, out-of-state transactions may be flagged as suspicious, and all transactions taking place through international providers and car rental agencies are automatically blocked.

Reach out PRIOR to taking the Out-of-State/Out-of-the-Country trip or making a High Dollar Purchase! Let us temporarily open your card for travel or increase your daily spending limit! (Daily Limits may be increased up to \$3,000.00\* pending account balance and verification) Contact MCWV during business hours Monday – Friday, 8:00 AM – 5:00 PM. Call 304-346-5242 or 800-526-5242 OR Use the “Messages” button in the MCWV APP!

*(Current After Hours Call Support for Travel & Limit Increases will end 7/24/2022)*

*\*It may be possible to increase a debit card limit above \$3,000.00; Contact MCWV for more details.*

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# Updated Dormant Accounts Notice

Effective June 10, 2022, the State of West Virginia made changes regarding Unclaimed Property. After a Share (Savings) OR Share Draft (Checking) has remained dormant for 5 years, the account will be turned over to the State of West Virginia as unclaimed property.

At Members Choice WV FCU, all share accounts will be charged a \$5.00 per month fee if the account has no activity within the last 365 days. This fee will continue each month until the account reaches a \$0.00 balance. Please note that it is possible for an account to be dormant, even if there is not a dormant account fee charged to the account. If the primary member is under the age of 18, the account will not be charged. If the account has a balance of \$500 or more, the account will not be charged. If there is an active account under each member number, the account will not be charged. If the account has a share certificate, the account will not be charged. If you have a loan/credit card/IRA and your regular share is dormant, we will not fee your regular share below the minimum \$25 required to be a member in good standing. All members are asked to make at least 1 transaction per year to ensure accounts remain active.

## Back to School Loans

The start of school will be here before you know it. Get this school year started off right with a Back-to-School loan from Members Choice West Virginia Federal Credit Union.

Starting July 11th, 2022, you can get all the school supplies you need with a loan of up to \$1,500, rates as low as 6.99%, and 10 months to pay back.

Take the stress out of school shopping and apply for your back-to-school loan today. To apply, stop in at 201 Ohio Avenue in Charleston or visit MCWV online at [memberschoicewv.com](http://memberschoicewv.com).

*Loans are subject to credit approval. Additional Loan fees and restrictions may apply. Advertising this promotion does not represent a loan approval or commitment to lend.*

Start the school year off right with a Back to School Loan from MCWV FCU.

**\$1,500**  
**6.99% APR**  
**10-MONTH TERM**

APPLY TODAY! OFFER ENDS 9/2/22

NCUA

Members Choice WV FCU

# 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 2022 winners.

To qualify for the scholarship, the senior must be a credit union member no later than December 31, 2022. 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, 2023.



2022 MCWV Scholarship Winner, Natalie Dempsey



2022 MCWV Scholarship Winner, Olivia Walker

## CAMC FOUNDATION RUN FOR YOUR LIFE EVENT!

This year MCWV FCU was proud to partner with the Kanawha Valley Chapter of the WVCUL to raise money for the CAMC Foundations Run for Your Life event. All proceeds from the annual event went to benefit colorectal cancer awareness and screening initiatives to help people who cannot otherwise afford critical screening procedures.

## WEST VIRGINIA BREAST HEALTH INITIATIVE RACE FOR THE RIBBON!

This year MCWV FCU was proud to sponsor The West Virginia Breast Health Initiative Race for the Ribbon event. The WVBHI is on an ongoing mission to increase breast cancer awareness, education, and prevention throughout West Virginia. One hundred percent of funds raised by WVBHI will remain in West Virginia and will continue grants with existing health partner programs.



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

 [facebook.com/mcwvfcu](https://facebook.com/mcwvfcu)

## IMPORTANT DATES

Independence Day, July 4, 2022:

Closed

Labor Day, September 5, 2022:

Closed

Columbus Day, October 10, 2022:

Closed

## DIVIDENDS PAID THROUGH 6/30/2022

### 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.



# 3RD QUARTER 2022 WINNERS

Debra Roach  
Virginia Harbin



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

1. When do MCWV FCU's Back-to-School Loans start?

- a. July 11th, 2022
- b. August 1st, 2022
- c. July 27th, 2022

2. Who were the winners of the MCWV FCU Scholarship?

- a. John White & Becky Smith
- b. Natalie Dempsey & Olivia Walker
- c. Hannah Queen & Emily Bradley

3. After a Share (Savings) OR Share Draft (Checking) has remained dormant for 5 years, the account will be turned over to the State of West Virginia as unclaimed property.

- 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 October 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: \_\_\_\_\_



# SNEAK PEEK AT SPECIAL UPCOMING PROMOTIONS



Whether you're looking for a better, lower rate or a more affordable monthly payment, it's always a good time to consider refinancing with MCWV. Starting August 29th, 2022, MCWV will be holding a car refinancing promotion with special rates and terms! Stay tuned for details on this event, as we'll be releasing more information on our website and social media pages soon!

*Thank you for your support!*



Thank you all for your participation and continued support of Members Choice. The success of this credit union relies on your dependability, trust, and investment, and for that, we thank you.