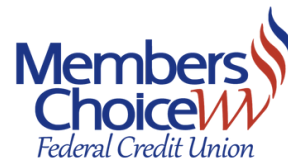


MCWV INSIDER



Where you know you've made the right choice!



MCWV'S 82ND ANNUAL MEETING

Members Choice WV FCU's 82nd Annual Meeting will be hosted on March 22nd, 2024, at the Woman's Club of Charleston. Food will be available; meal cost is \$5 per member, \$15 per non-member, and 12 and under eat for free. Prizes will be drawn and given away throughout the event! To reserve your spot, contact us today! If you plan to attend the annual meeting, please RSVP by March 8th, 2024. To RSVP today, stop in at 201 Ohio Avenue in Charleston or contact us at (304) - 346 - 5242.

INSIDE THIS EDITION

2024 Annual Meeting | Pg. 1

Dormant Accounts Notice | Pg. 2

MCWV Scholarship | Pg. 2

New Year, New Offers | Pg. 3

Contact Us and Closings | Pg. 4

MCWV Insider Quiz | Pg. 4

Dividend Rates | Pg. 4



Loans Are Subject to Credit Approval. Restrictions May Apply.
Equal Housing Lender NMLS#422340. Federally Insured by NCUA.

Dormant Accounts Notice

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, share accounts may be charged a \$5.00 per month fee if the account has had no activity within the last 365 days. This fee will continue each month until the regular share savings 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 \$500.00 or more, the account will not be charged. If there is an active sub-account under the member number, the account will not be charged. If the account has a share certificate or an IRA, the account will not be charged. If you have a loan or credit card and your regular share is dormant, we will fee your regular share but not below the minimum \$25 required to be a member in good standing. All members are asked to make at least 1 transaction in the share account per year to ensure accounts remain active and to avoid dormant fees.

2024 MCWV SCHOLARSHIP APPLICATION NOW OPEN!

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 2023 winners.

To qualify for the scholarship, the senior must be a credit union member no later than December 31, 2023. 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! Scholarship applications must be postmarked by March 31st, 2024. The 2024 Scholarship information and application can be found on our website at memberschoicewv.com



2023 MCWV Scholarship Winner, Mason Holstine



2023 MCWV Scholarship Winner, Juliana Veazey



Loans Are Subject to Credit Approval. Restrictions May Apply.
Equal Housing Lender NMLS#422340. Federally Insured by NCUA.

NEW YEAR, NEW OFFERS

It's a new year, and that means it's time to unlock some new ways to save! Start your year off right by taking advantage of some of these options available to you at Members Choice West Virginia.



AUTO LOANS

This Valentine's Day, fall in love with great auto financing options during MCWV FCU's special auto loan promotion event happening February 1st - 29th. During this time, you'll have the chance to take advantage of all the savings that may be available to you!

On new autos, we finance up to 115% of MSRP, with terms up to 72 months; 84-month terms may be available, but restrictions apply. Then, on used autos, we finance models that are 10 years old or newer, with terms up to 60 months.

To get all the details on this promotion, keep an eye on our website and social media over the coming months!

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 March 18th through April 30th!

To get all the details on this promotion, keep an eye on our website and social media over the coming months!



MCWV VISA CREDIT CARDS

Ready for a credit card that let's you spend your way on your time and gives you big perks? The MCWV Visa Credit Card has your back! Enjoy:

Low 9.99% APR*

No annual fee

25-day grace period

Rewards program – including cash back for statement credit

Minimum payments amount of 2% of your unpaid balance or \$30.00, whichever is greater

Payments can be automatically deducted from an account



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



memberschoicewv.com



facebook.com/mcwvfcu



@mcwvfcu

IMPORTANT DATES & EVENTS

MLK Jr. Day, January 15th, 2024: Closed
President's Day, February 19th, 2024: Closed

DIVIDENDS PAID THROUGH 12/31/2023

Regular Shares

\$25.00 to \$9,999.99: 0.15%; 0.15% APY*
\$10,000 to \$19,999.99: 0.20%; 0.20% APY*
\$20,000 & above: 0.25%; 0.25% APY*

Checking Accounts

\$1,000 & Above 0.00%; 0.00% APY*

Regular IRA Accounts

0.99%; 0.99% APY*

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



4TH QUARTER 2023 WINNERS

DEBORAH BALDWIN
MICHAEL PANNAL



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

- Members Choice WV FCU's 82nd Annual Meeting will be hosted on ____ .
 - March 22nd, 2024
 - March 8th, 2024
 - March 15th, 2024
- The MCWV Scholarship Application Must Be Postmarked by March 31st 2024.
 - True
 - False
- MCWV Visa Credit Cards Have No Annual Fee.
 - True
 - False

How to Enter

- Get your newsletter online or in the credit union lobby
- Correctly answer the three questions
- Fill in your information and cut out this square
- Drop off or mail this square to the credit union by 4/1/2024
- Only one drawing slip per member
- Two winners will be posted in the next issue

Name: _____

Account #: _____

Address: _____

City: _____

State: _____

Zip: _____

Email Address: _____

Phone Number: _____



NCUA

Loans Are Subject to Credit Approval. Restrictions May Apply.
Equal Housing Lender NMLS#422340. Federally Insured by NCUA.