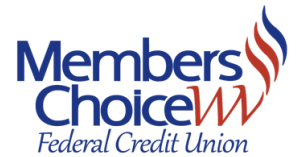


MCWV INSIDER



Where you know you've made the right choice!



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 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.

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TRANS-SIBERIAN ORCHESTRA ENTER TO WIN 2 TICKETS

Enter to win 2 tickets to see the Trans-Siberian Orchestra at the Charleston Coliseum & Convention Center.

THE GIVEAWAY WILL BE HELD ON THURSDAY, OCTOBER 19, 2023, AT MEMBERS CHOICE WEST VIRGINIA, LOCATED AT 201 OHIO AVE, CHARLESTON, WV 25302.

MUST BE 18 YEARS OR OLDER TO ENTER. NO PURCHASE IS NECESSARY. MUST REGISTER IN PERSON FOR THE GIVEAWAY AT MEMBERS CHOICE WV FCU 201 OHIO AVE, CHARLESTON, WV 25302 ON 10/19/2023 BETWEEN 9:00 A.M. AND 5:45 P.M. EST. ENTRY WILL CLOSE AT 5:45 P.M. EST ON 10/19/2023, AND THE WINNER WILL BE DRAWN AT 6:00 P.M. EST ON 10/19/2023. LIMIT TO ONE ENTRY PER INDIVIDUAL.

INTERNATIONAL CREDIT UNION DAY

The spirit of the worldwide credit union movement is celebrated on International Credit Union Day. The day is observed to focus on the history of the credit union movement, to highlight its successes, to celebrate hard work, and to exchange member perspectives. Since 1948, the third Thursday of October has been designated as International Credit Union (ICU) Day®. The 75th International Credit Union Day® will be held on Thursday, October 19, 2023.

Join us at Members Choice WV on October 19th, 2023, as we celebrate International Credit Union Day with refreshments, snacks, door prizes, and giveaways such as two tickets to see the Trans-Siberian Orchestra at the Charleston Coliseum & Convention Center on Friday, November 17, 2023!!



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

CHRISTMAS LOAN SPECIAL

NOW THROUGH 12/22 ONLY!



UP TO **\$1,500**
RATES AS LOW AS 5%*
 UP TO **10 MONTH TERM**

Loans are subject to credit approval. Advertising of the promotions does not represent a loan approval or commitment to lend. Actual rate, APR, and terms based on individual credit standing. *Rates as low as 5.00% (APR 8.67%). MCWVFCU reserves the right to change details on the promotional offer without prior notice being made to the public. This offer cannot be combined with any other offer. Additional loan restrictions may apply. Promotion ends 4:00 PM ET on 12/22/23.

MCWV SCHOLARSHIP WINNERS

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! Check the 1st quarter 2024 newsletter in January for details on applying for the 2024 MCWV Scholarship. The 2024 Scholarship information will also be available on our website at memberschoicewv.com



2023 MCWV Scholarship Winner, Mason Holstine



2023 MCWV Scholarship Winner, Juliana Veazey



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 Equal Housing Lender NMLS#422340. Federally Insured by NCUA.

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/mcwfvcu

 [@mcwfvcu](https://instagram.com/mcwfvcu)

IMPORTANT DATES & EVENTS

Monday, October 9:
Columbus Day: Closed

Thursday, November 23:
Thanksgiving Day: Closed

Friday, November 24
Black Friday: Drive-Thru Only:
8:00 a.m. - 1:00 p.m.

Monday, December 25
Christmas: Closed

Monday, January 1, 2024:
New Year's Day: Closed

DIVIDENDS PAID THROUGH 09/30/2023

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

0.99%; 0.99% APY*

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

\$ 3RD QUARTER 2023 WINNERS CARLITA WRIGHT | MICHAEL PANNELL \$

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

1. What day will MCWV be giving away tickets to see the Trans-Siberian Orchestra?
 - a. October 28th, 2023
 - b. October 19th, 2023
 - c. October 21st, 2023
2. Who were the two winners of the 2023 MCWV Scholarship?
 - a. Mason Holstine and Juliana Veazey
 - b. John White and Rebecca Tully
 - c. Casey James and Hannah Bradley
3. Through December 22nd, 2023, you can borrow up to \$1,500 with rates as low as 5% and up to 10 months to pay back with an MCWV Christmas Loan.
 - 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 1/1/2024
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: _____