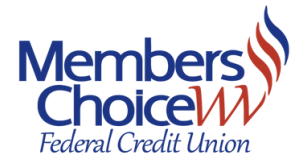


MCWV INSIDER



Where you know you've made the right choice!



Safety & Soundness

In light of recent events across the country, we understand you may have questions regarding safety and soundness amongst your chosen financial institutions. We here at MCWV FCU would like to take a moment to offer you peace of mind in knowing that credit unions have always been, and still are, extremely safe and reliable options for your financial needs.

Please be aware, first and foremost, that as a Federal Credit Union, the National Credit Union Share Insurance Fund (NCUSIF), which is supported by the full faith and credit of the United States government, insures your funds with us. In the event of a credit union's failure, members would be repaid up to a minimum of \$250,000 per individual depositor. Currently, members of federally insured credit unions have never lost money at federally insured credit unions.

Second, credit unions are subject to strict regulatory scrutiny. They have to abide by the rules established by the National Credit Union Administration (NCUA), an independent agency of the federal government. By keeping an eye on their financial performance, performing audits, and offering advice and support to credit unions, the NCUA strives to safeguard the security and soundness of credit unions.

Last, but certainly not least, credit unions perform under a different business structure than banks. They are not-for-profit organizations, which indicates that their members, not stockholders, own and run them. Credit unions are able to concentrate on the needs and welfare of their members thanks to this structure rather than on making money for shareholders.

If you have any questions or need assistance, please don't hesitate to reach out to a member of our staff. We are always here to help and look forward to serving you.

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UPCOMING PROMOTIONS

Kick your spring and summer off right by taking advantage of a loan special from MCWV FCU! Whether you're looking to buy a car or recreational vehicle, purchase a home, do some remodeling, travel, or just need extra cash, we've got you covered. Read below for a sneak peek at our upcoming loan events.

To get all the details, watch our website and social media over the coming months!



RECREATIONAL VEHICLE LOANS

Summer will be here before you know it! Make it one to remember with a Recreational Vehicle Loan from MCWV FCU. During our RV Loan Special Promotion, from April 3rd through April 28th, you can get rates as low as 6%* for boats, motorcycles, campers, ATVs, and more. So, start your summer off right and unlock your next adventure with MCWV FCU.

HOME BUYING & REFINANCING

Tired of your mortgage rate rising? It's time to get a home loan from MCWV FCU. Whether you want to finance or refinance, we offer favorable fixed terms and rates to meet your needs. Lock in your home loan during our special promotional event period happening April 3rd through April 28th to take advantage of special terms and rates.



HOME IMPROVEMENT LOANS

Is your home in need of some repairs or improvements? This summer, try our Home Improvement Loan Program. Home Improvement Loans are similar to Home Equity Loans, but with a faster processing time. 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 1st through May 31st to take advantage of special terms and rates.



AUTO LOANS

Ready to stop dreaming about that new car and drive it instead? Make it happen during MCWV FCU's special auto loan promotion event happening May 1st through May 31st. During this time, you'll have the chance to take advantage of all the savings that may be available to you! To get all the details on this promotion, keep an eye on our website and social media over the coming months!



PERSONAL LOANS

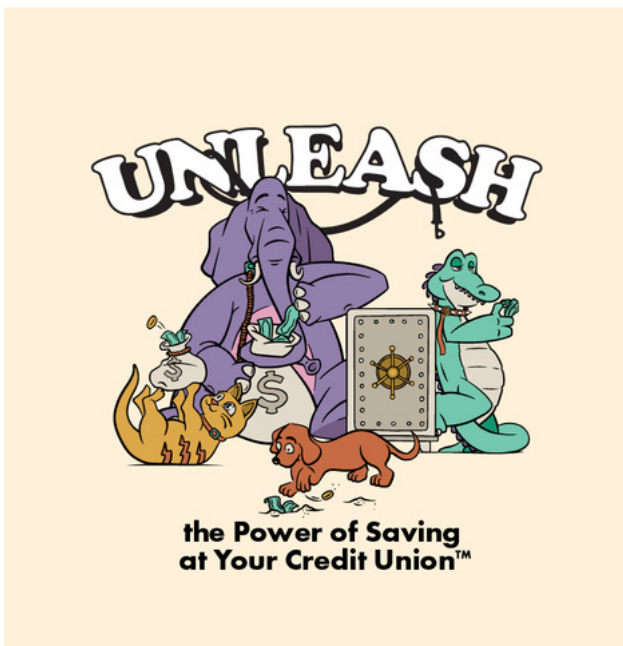
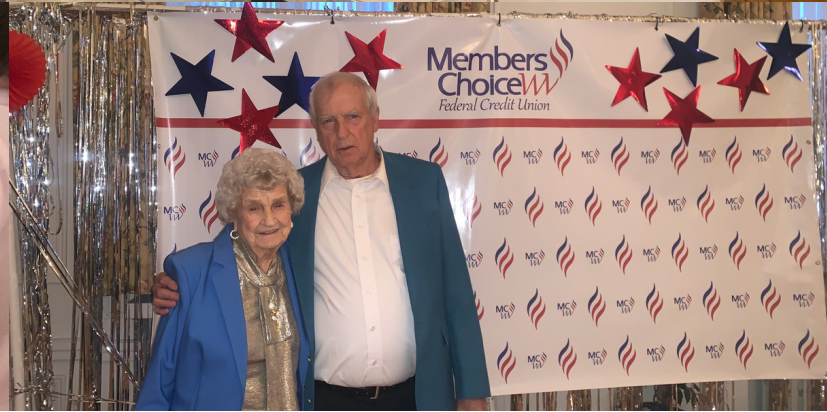
Whether you're planning a vacation, or just need some extra spending money, an MCWV Personal Loan will satisfy your need. We have two types of Personal Loans available: Signature/Unsecured and Share Secured. There is no penalty for pre-payment with both of these loans. Secure your personal loan during our promotional event period of May 15th through June 30th to take advantage of special terms and rates.

MCWV FCU 81ST ANNUAL MEETING

On Friday, March 24, 2023, Members Choice WV FCU had its 81st Annual Meeting! It was a great evening that included free swag, cash prizes, and delicious food catered by Tastefully Dun.

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 in the event that 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.



CREDIT UNION YOUTH WEEK

Throughout the week of April 10th-14th, 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/mcwwfcu

IMPORTANT DATES & EVENTS

Monday, May 30th
Memorial Day – Closed

Monday, June 20th
Juneteenth – Closed

Tuesday, July 4th
Independence Day – Closed

DIVIDENDS PAID THROUGH 12/31/2022

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

0.99%; 0.99% APY*

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

\$ 1ST QUARTER 2023 WINNERS Lucy Cox & Margie Acker \$

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

1. When does the Recreational Vehicle Loan Special start?
 - a. April 3rd, 2023
 - b. May 5th, 2023
 - c. June 16th, 2023
2. Credit Union Youth Week begins on _____.
 - a. April 10th, 2023.
 - b. April 17th, 2023.
 - c. April 24th, 2023.
3. MCWV FCU will be closed on Monday, May 30th, in observance of Memorial 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 July 3rd, 2023
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: _____