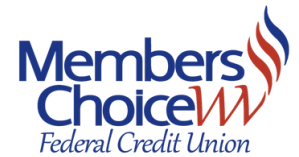


MCWV INSIDER



Where you know you've made the right choice!



Regular Share Account Debit Cards Closing

On July 31st, 2023, all debit cards attached to a regular share (savings) accounts will close. Unfortunately, we can no longer keep debit cards on our savings account due to Reg D limits. There is a solution! We would like to work with you in opening a draft (checking) account.

Once you have a share draft (checking) account, we would be happy to get you a new card! Rest assured, our checking accounts do not have any monthly fees or minimum balance requirements. Our checking accounts are very similar to our share (savings) accounts; however, you are not limited in how much you can use a share draft (checking) account, whereas a share (savings) account is limited to six convenience transactions per month.

You would want to change any direct deposits or ACH items to have the updated checking account number in place of your savings account number. You will still need to keep your share (savings) account with us as well, as the \$25 share is what makes you a member (and owner) with Members Choice WV FCU.

Adding a draft (checking), account will allow you to have an account for transactions, and you will be able to use your share (savings) to save!

What we need:

Completed and Signed Account Card

Photocopy of Current ID (Main Owner and all Joint Owners)

Two Proofs of Residency (if ID does not have a correct address)

No Minimum Deposit will be needed for your Share Draft (checking) (because you already have a debit card!)

You must have a savings account to be eligible to apply for any other services, if you would like a checking account, it is optional but necessary if you would like a debit card.

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BREAK OUT YOUR STASH!

Share Certificate Special

INTEREST RATE

4.50%
APY*

4.58%

UP TO \$100,000

*New or Existing
Available to All*

INTEREST RATE

5.00%
APY*

5.09%

OVER \$100,000

*Funds May Be Used
Qualifying Members*

*APY= Annual Percentage Yield. 15-Month Term. Limited-time offer, subject to be discontinued at any time without notice. Interest is compounded quarterly. Early withdrawal penalty is equal to 180 days amount of interest. Additional restrictions may apply.

ROUTE 66 COVERAGE

Even the most reliable vehicle can develop a mechanical problem. That is why so many people have come to depend upon Route 66 Warranty.

Route 66 Warranty is the most comprehensive vehicle service contract with coverage available for all automobiles so that you will be able to enjoy your new purchase and have peace of mind.

No matter where you travel in the United States, you are protected against major mechanical expenses, and there is no deductible on covered parts and labor.

Key Benefits of Route 66 Warranty

- Route 66 Warranty has over 33 years of experience
- All vehicle service contracts are fully insured
- All plans have a \$0 deductible
- 30-day money-back guarantee
- Nationwide coverage
- 24/7/365 Emergency Roadside Service
- Plans are transferable if you sell your car

To learn more about Route 66 Coverage, contact Members Choice West Virginia today!



UPCOMING PROMOTIONS



BACK TO SCHOOL LOANS

Summer isn't over yet, but before you know it, school will be back in session! Take the stress out of school shopping this year with a Back to School Loan from Members Choice West Virginia. Now through September 1st, you can get all the school supplies you need with a back-to-school loan of up to \$1,500, with rates as low as 5.99% and 10 months to pay back.

AUTO LOAN PROMOTION

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 September 5th - 29th. 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!



CHRISTMAS LOAN PROMOTION

When the Christmas season rolls around this year, be prepared to spread some holiday cheer! This year give extra when you get extra with a Members Choice West Virginia Christmas Loan.

We will have our Christmas Loan Special Promotion from October 10th through December 22nd. To get all the details on this promotion, keep an eye on our website and social media over the coming months!



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/mcwvfcu

IMPORTANT DATES & EVENTS

Independence Day, July 4, 2023:
Closed

Labor Day, September 4, 2023:
Closed

Columbus Day, October 9, 2023:
Closed

DIVIDENDS PAID THROUGH 06/30/2023

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.

2ND QUARTER 2023 WINNERS



Cora Wines
Juanita Gore



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

- When does the next Auto Loan Special Promotion begin?
 - October 3rd, 2023
 - September 5th, 2023
 - November 16th, 2023
- On _____, all debit cards attached to a regular share (savings) accounts will close.
 - July 31st, 2023.
 - August 17th, 2023.
 - November 24th, 2023.
- MCWV FCU will be closed on September 5th, in observance of Labor Day.
 - 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 October 2nd, 2023
- 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: _____