



## ***“Where Members Are Worth More than Money”***

### **69th Annual Meeting of Members Choice on March 12, 2011**

Join us for the 2011 Annual Meeting for Members Choice WV Federal Credit Union. The

Annual Meeting is scheduled for Saturday, March 12, 2011 at the Charleston Women’s Club located at 1600 Virginia Street, East.



The Annual Meeting will begin with a business meeting, beginning at 6 p.m. Immediately following the business portion, dinner will be served. The cost of the dinner (reservations required) will be \$5.00 per person for members. If you do not want to have dinner, there is no charge to attend the business meeting. If you are bringing a guest, other than your spouse, the cost of the dinner will be \$14.00 and the guest will not be eligible for door prizes.

Come to the meeting and learn more about the Credit Union’s financial position, products and services we offer, current business issues and the future goals of your credit union. This is a great opportunity to meet the professionals and volunteers who manage your credit union. As always, there will be cash door prizes for several lucky winners and gifts for all who attend. Please reserve your dinner seat by Monday, March 7<sup>th</sup>.



## Breaking News

If you have a cell phone with internet on it, you can now do inquiries, transfers and look at histories on your account from your cell phone. This is a service that you have been waiting for and it is now here.

All you need to do is go to our website, sign on to N-Touch 24 and follow the instructions from there. You must already be signed up on our N-Touch 24 home banking to do this transaction.

Our website is:  
[www.memberschoicewv.com](http://www.memberschoicewv.com).  
 If you need help, call the credit union and ask for Monica, Sara or Carrie. They will be glad to help!

## Members Choice Scholarships

Members Choice WV Federal Credit Union is offering two scholarships valued at \$1,000 each to a professional education program at any accredited trade or vocational school, two-year college, or a four-year university as a full-time student (12 hours minimum). The recipient must demonstrate exceptional character, community involvement, an interest in school activities and the potential for academic success. Applicants must be graduating high school seniors.

The deadline for scholarship submission is March 14, 2011. Students must be current Members Choice WV Federal Credit Union primary members as of December 31, 2010 – in accordance with eligibility requirements for membership of the credit union. The scholarship application is on our website at [www.memberschoicewv.com](http://www.memberschoicewv.com).

### Inside this issue:

ANNUAL MEETING	1
SCHOLARSHIP INFORMATION	1
BREAKING NEWS	1
CRUISE TRIP	2
BASKETBALL WINNER	2
IRA INFORMATION	3
VERIFIED BY VISA	3
QUIZ	3
MANAGER MESSAGE	4
HOLIDAY SCHEDULE	4
WINNERS CIRCLE	4

## Do You Want to Get Away On A Cruise Vacation?

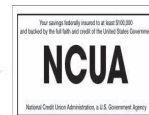
**Well, you can.** Simply finance your new or used car loan with Members Choice WV Federal Credit Union **and you can cruise away\*!**

**It's easy.** After you finance your new or used car loan with MCWVFCU you will receive a cruise certificate for two for a 5-day 4-night cruise to either the Bahamas, Mexico, or the Western Caribbean. Certificate valued at \$1,798.



This promotion is a great opportunity for you to save money with a lower rate and a lower monthly payment, plus receive a cruise certificate for two for a 5-day 4-night cruise. For complete details on "what you can expect" on this cruise, or get answers to "frequently asked questions", just call Woody at extension 208.

Disclaimer: \*Member will receive a 5-day 4-night cruise certificate for two to the Bahamas, Mexico, or the Western Caribbean. Cruise certificate recipients are responsible for port charges, taxes, and fees of \$198 per person. Cruise certificate must be registered within 45 days and should be sent in with a \$35 registration fee. Certificate is valid for 18 months. Car loan amount must be \$15,000 or greater to qualify for cruise certificate. This promotion is available for a limited time only. Certain conditions apply. Certificate has no cash value. This promotion may not be combined with any other auto loan promotions or additional rate discounts.



**Dividends  
Paid Thru 12/31/2010**



**Congratulations to David Cart for winning the WVU Final Four Basketball!**

The drawing was held on December 8, 2010 and all proceeds will go to the "Children's Miracle Network." We thank each one of you who contributed to this worthy cause.

REGULAR SHARES  
 \$25.00 to \$4,999.99-  
 .25%; .25%APY  
 \$5,000 to \$9,999.99-  
 .50%; .50%APY  
 \$10,000 to \$19,999.99-  
 1.00%; 1.00%APY  
 \$20,000 & Above-  
 1.34%; 1.35%APY  
 CHECKING  
 \$1,000 & Above-  
 .10%; .10%APY  
 REGULAR IRA ACCOUNTS  
 2.18%; 2.20APY  
 CD rates change monthly.  
 Call for our current CD rates.

# CHOOSE THE IRA THAT MEETS YOUR NEEDS

First Quarter

Don't forget to open your new IRA account or make a deposit to your present IRA before April 15, 2011. You can still make your deposit for 2010 until April 15, 2011.

Choose a Roth IRA if you don't need the tax break right now. It's a more flexible investment because: a) You can withdrawal regular contributions at any time, tax free and penalty free or b) You do not have to make mandatory distributions at age 70 <sup>1/2</sup>

Choose a traditional IRA if you want the tax deduction right now. It also makes sense if you anticipate paying taxes at a significantly lower rate in retirement.

If you are not sure what IRA to open, call or stop in today and let our IRA professional answer your questions and help you open your account. Call Monica at extension 213.



Visa's multiple layers of security provide cardholders with an extraordinary level of protection so they can feel confident no matter how they use their Visa card. Verified by Visa plays an important role in this strategy in the following ways: 1) Improving the security of online transactions, 2) Increasing both cardholder and merchant confidence in Internet purchases and 3) Reducing disputes and fraudulent activity related to Visa payment cards.

Simply activate your existing card with Verified by Visa service and create your personal password. The service is free to Visa cardholders. You'll have the added assurance that your Visa is safer when you shop at participating online stores. Look for the new Verified by Visa symbol; it's your way of knowing that you are shopping with an additional layer of security. Click on the Verified by Visa symbol on our homepage.

## Our Members Value free cash. Who doesn't?

Win \$10!

Questions (Circle the correct answer)

1. What is the deadline for scholarship applications to be submitted?

- a. December 31, 2010
- b. March 12, 2011
- c. March 14, 2011
- d. None of the above

### ENTRY IS EASY!

- 1. Read your newsletter.
- 2. Correctly answer the three questions.
- 3. Drop off or mail to the Credit Union by **February 18, 2011.**

*Only one drawing slip per member, please. Winners will be posted in the next issue of Member Values.*

2. When is the deadline for IRA deposits for 2010?

- a. December 31, 2010
- b. March 15, 2011
- c. April 15, 2011
- d. April 05, 2011

### **Contact Information** (Complete and return)

3. When is the deadline for reservations for our annual meeting?

- a. March 17, 2011
- b. March 10, 2011
- c. March 12, 2011
- March 07, 2011

Member Name Acct #

Address City/State/Zip

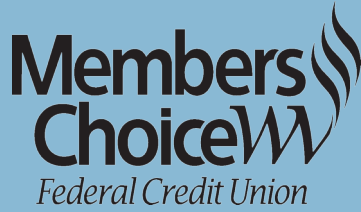
Email address Telephone

**Holidays**

*WE WILL BE CLOSED*

*Monday, January 17, 2011  
Martin Luther King, Jr. Day*

*Monday, February 21, 2011  
President's Day*



201 Ohio Avenue, Charleston, WV 25302  
304-346-5242 or 800-526-5242  
Fax 304-346-5266

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

Dial-A-Teller: 304-343-4011

Or 304-343-4027 or 866-700-4416

**Hours of Operation**

**LOBBY**  
Monday—Friday  
8:30am-4:45pm

**DRIVE-THRU**  
Monday|Tuesday|Friday  
8:15am-4:45pm

**Wednesday**  
8:30am-4:45pm

**Thursday**  
8:15am-5:30pm

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



# MANAGER/CEO'S message to members



It's that time of year when we sit back and say, "WOW. Am I glad this year is over with." That is what we were all saying this time last year and we are once again saying it this year. I do admit that this year has been better than last year but that is only because we have the type of membership we have. I have always said that MEMBERS are the greatest asset that a credit union could have and all of our MEMBERS have proven that to us this year.

We have continued to grow in assets and loans along with keeping our delinquency rate low and also having a great return on assets for the year end. We have managed our growth very well because of the commitment from our membership. Our Board of Directors, officials, and staff thank each and every one of you who have been loyal to us this past year. We can assure you that for this coming year we will continue to be loyal to you again, by paying you the best dividend that we can and to give you the best interest rates on your loans that is possible. We realize that the dividend has been very low the past 2 years, however the interest rate for borrowing has also been very low.

Our Board, officials and staff wish all of you a HAPPY HOLIDAY SEASON and a wonderful prosperous NEW YEAR! We will continue to offer new services and products throughout the year.

Manager, CEO  
Doris Cunningham



## Winner's Circle

Members, don't forget to submit your quiz and check the web site for new promotions and opportunities to win great prizes.

### NEWSLETTER QUIZ WINNERS

- |                |                 |
|----------------|-----------------|
| Hazel Callison | Doris Sampson   |
| Linda Craig    | Vickie Hairston |
| Nick Carver    | Betty Preston   |

*Congratulations to our winners!*