

# membersvalues

First Quarter 2012

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MEMBERS CHOICE WV FEDERAL CREDIT UNION ~ Credit Union News for the Entire Family

Where members are worth more than money!

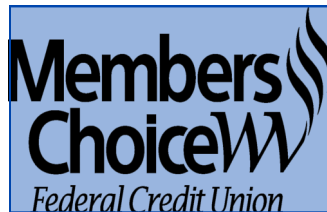


## 70th Annual Meeting of Members Choice on March 24, 2012

Join us for the 2012 Annual Meeting for Members Choice WV Federal Credit Union. The Annual Meeting is scheduled for Saturday, March 24, 2012 at the Charleston Women's Club located at 1600 Virginia Street, East.

The Annual Meeting will begin with a business meeting, beginning at six p.m. Immediately following the business portion, dinner will be served. The cost of dinner (reservations required) will be \$5 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. 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 19, 2012.



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2% - \$400.00 - U

## Two-Four-You

This is our latest vehicle promotion  
and it is a deal for you!

Yes, we will pay our member, (you) **2%** of the total vehicle loan that you finance or re-finance at the credit union with a maximum being **\$400.00** through March 31, 2012.

**CALL 304-346-5242**

ask for:

- Steve  
ext. 201
- Joyce  
ext. 215
- Woody  
ext. 208

How do you do it? Simply finance or re-finance any new or used vehicle with a minimum of \$5,000.00, **YOU** can receive a pay day for yourself just by checking what rate you are paying at your present financial institution.

Bring the loan to Members Choice WV Federal Credit Union and we will pay **YOU 2%** of the total loan with a **\$400 maximum!**

**MOBILE BANKING NOW AVAILABLE**

Have you taken advantage of our Mobile Banking yet? If not, you should do so as soon as possible. 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 great service whether you are standing in line at the grocery store or relaxing at home. All you need to do is go to our website, sign on to N-Touch 24 and follow the directions 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 Malena. They will be glad to help you.



**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 / 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 20, 2012. Students must be current Members Choice WV Federal Credit Union primary members as of December 31, 2011—in accordance with eligibility requirements for membership at the credit union. The scholarship application is on our website at [www.memberschoicewv.com](http://www.memberschoicewv.com)

**Dividends**

**REGULAR SHARES**

- \$25.00 to \$9,999.99-  
.25%; .25%APY
- \$10,000 to \$19,999.99-  
.50%; .50%APY
- \$20,000 & Above-  
.70%; .70%APY

**CHECKING**

- \$1,000 & Above-  
.10%; .10%APY

**REGULAR IRA ACCOUNTS**

- 1.39%; 1.40APY

CD rates change monthly.  
Call for our current CD rates.

Updated 08/30/2011

**E-Statements**

**Now is the time to sign up for E-Statements!**

Did you know that postage is going up again and several post offices are getting ready to close down? This will make a difference in you receiving your statements in the mail a little bit longer. If you sign up for e-statements, your statement will be ready shortly after the first day of the month and you will receive your statement earlier and then you would not need to worry about receiving it by mail. Call Monica at the credit union and let her know that you want to sign up for E-statements.

**Pain At The Pump**

Don't forget that if you use your debit card to purchase gas at the pump, some gasoline stations will automatically put a hold up to \$100.0 on your account. This has caused some members to overdraw their account. If you use your debit card to purchase gas and do not have a large balance, you need to go inside and let them run your card through as credit and that will not put a hold on your account.





## Our Members Value free cash. Who Doesn't? Quiz—Win \$10!

Questions (Circle the correct answer)

1. What is the deadline for the scholarship applications to be submitted?
  - a. January 20, 2012
  - b. March 24, 2012
  - c. March 20, 2012
  - d. None of the above

2. When is the deadline for IRA deposits for 2011?
  - a. April 15, 2012
  - b. April 17, 2012
  - c. April 16, 2012
  - d. December 31, 2011

3. When is the deadline for reservations for our annual meeting?
  - a. March 24, 2012
  - b. March 15, 2012
  - c. March 19, 2012
  - d. March 14, 2012

**ENTRY IS EASY!**

1. Read your newsletter.
2. Correctly answer the three questions.
3. Drop off or mail to the Credit Union by

**February 21, 2012.**

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

Contact Information (Complete and return)

\_\_\_\_\_

Member Name                      Acct #

\_\_\_\_\_

Address                              City/State/Zip

\_\_\_\_\_

Telephone                          E-mail Address

**Choose The IRA That Meets Your Needs** Don't forget to open your new IRA account or make a deposit to your present IRA before April 17, 2012. You can still make your deposit for 2011 until April 17, 2012. You have 2 extra days this year as April 15, 2012 is on a Sunday.

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 take mandatory distribution at age 70 1/2.

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 and let our IRA professional answer your questions and help you open your account. Call Monica at extension 213.

# MANAGER/CEO'S Message to Members




I would like to express my thanks to all of our members who have been so dedicated to the Credit Union this past year. If it were not for our members we could not be where we are today. We have weathered the storm for 3 years now and we still have continued to grow in Assets, Loans and Capital. This is very encouraging to know that so many of our members are now saying that the credit union is their primary financial institution. We like the relationship that we have with each member and encourage you to check with us before you purchase a vehicle as we can assure you that you will be doing yourself a favor and saving money when you contact us first. We have continued to manage our growth and increase our capital.

Our Board of Directors, Officials, and staff thank each of you who have been loyal to us this past year. For the coming year The Federal Reserve said that economic conditions are likely to warrant "exceptionally low" interest rates at least through mid-2013. We will continue to pay our members the best rate possible and keep the interest rates on loans as low as possible to continue to benefit our member. Inflation has been moderate early this year, and longer-term inflation expectations have remained stable.

We wish all of you a wonderful year for 2012, plus we will continue to give you the best service that you can find. If we are not your primary financial institution at this time you could do yourself a great favor for starting off the new year by commitment, making us your primary financial institution. WHERE MEMBERS ARE OUR GREATEST ASSET AND ARE WORTH MORE THAN MONEY!

*Doris J. Cunningham*  
Manager, CEO



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**

Stacy Deal	Jessica Crist
Betty Lovejoy	Brenda Howard
Betsy Scragg	Mary Beard

~\*~ Congratulations to our winners! ~\*~



## Holiday's We Will Be Closed

Monday, January 16, 2012  
Martin Luther King, Jr. Day

Monday, February 20, 2012  
President's Day

201 Ohio Avenue, Charleston, WV 25302

304-346-5242 or 800-526-5242

Fax 304-346-5266

**Members  
Choice**  
*Federal Credit Union*  
[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

