

Fourth Quarter 2010



membersvalues

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

Where members are worth more than money!

Loans & More Loans

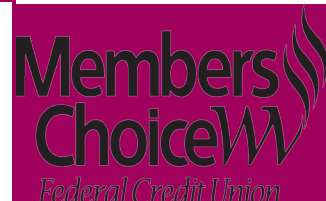


When is the last time you had **2.99%** available to you to finance a new or used car? We now have that rate for you and it will remain at that rate until we lend one million dollars. If you're thinking about buying a new car, NOW is the time to buy with a rate like this! I have never seen a car rate this low in the last 40 years. Restrictions may apply so call Steve at ext. 201, Woody at ext. 208, or Joyce at ext. 215. Get pre-approved before you go shopping for that new vehicle.

We also have a special on another loan where you can borrow up to \$10,000 for any reason that you need the money for at 3% for 3 years, as long as the loan is completely collateralized. You can use the money for anything you need, maybe home repairs, vacation, purchase a used vehicle or whatever you desire.

Holiday Loans Are Here

The Holiday season will be here before you know it. If you didn't sign up for a Christmas Club with us this past year, you are in luck! If you do not have the necessary funds to cover your needs for the holidays, Members Choice WVFCU has a Holiday Loan just for you that can make your holiday season special. Effective October 18th-December 23rd we will be offering a Holiday Loan up to \$1,000 for as low as 5% for 10 months. Do away with the high interest credit cards and have one loan payment a month for a happy holiday. Set an amount that you want to spend for Christmas and stick to it. Some restrictions apply. Call Joyce at ext. 215, Steve at ext. 201 or Woody at ext. 208 for details.



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International Credit Union Day , October 21, 2010



More than 186 million people worldwide belong to a credit union just like yours. They know that “people helping people” means that the services at a credit union are intended to serve them – rather than make a profit off their transactions. Because when you go to the credit union, you’re not just a customer – you’re a member. Banks belong to the shareholders, hoping to profit. At a credit union, any earnings are returned to you in the form of better rates on loans and savings. **Knowing this, who wouldn’t choose a credit union?** With all of the benefits of being a credit union member and given the current lack of trust for banks, it is the perfect time to switch to your credit union as your primary financial institution.

Thursday, October 21 we would like to thank all of our members in celebrating International Credit Union Day by having refreshments in the lobby along with giving out cash door prizes from 10am to 4pm. You must register inside the credit union to be eligible for the door prizes.

If you know anyone who does not belong to a credit union, why not do them a favor and tell them they can join your credit union if they live, work or worship in Kanawha county? You will be doing them a favor for a lifetime, after all, you are a part owner.



Christmas Club Accounts

For all our members that already have a Christmas Club Account, your Christmas Club will be transferred to your checking account on the last payroll that we receive in October. Christmas Club accounts that have a balance less than \$100.00 will be automatically transferred to your savings account if you do not have a checking account. We urge all Christmas Club account holders to have their money transferred to an account, if at all possible. All remaining checks for Christmas Club will be mailed out on October 29th, if the funds have not been transferred. If you do not have a Christmas Club account and would like to open one up for next year, you need to call the credit union and also raise your payroll deduction to get it



started for next year. There is no minimum or set amount that you need to save. We will accept any amount that you wish to save. **START SAVING NOW** for 2011. If you already have a Christmas Club account and want it to continue, no further action is required to continue it for 2011. It will automatically renew.



Dividends

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%; 2.20% APY

CD rates change monthly.

Call for our current CD rates.

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

Questions (Circle the correct answer)

1. How many million credit union members are there worldwide?
- a. 175 Million
 - b. 168 Million
 - c. 186 Million
 - d. 751 Million

2. What is the lowest car rate that we have had?
- a. 5.0%
 - a. 3.9%
 - b. 2.99%
 - c. 5.3%

3. When does your credit & debit expire when the month is on the card?
- a. 1st of the month
 - b. 15th of the month
 - c. 30th of the month
 - d. Last day of the month

ENTRY IS EASY!

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

November 19, 2010.

*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

Debit & Credit Card Information

When you see the expiration date on your Debit or Credit Card, it will always have the month and year of expiration. The month that is on your card is the end of that month when it expires. It does not expire on the first of that month. You will receive a new card by the middle of that month with your new expiration date on it.

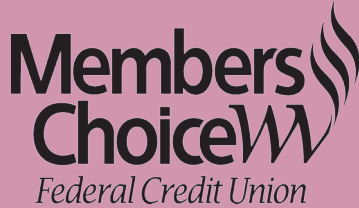
Holidays We Will Be Closed

- ~Monday, October 11
Columbus Day
- ~Thursday, November 11
Veterans Day
- ~Thursday, November 25
Thanksgiving
- ~Friday, November 26
Day after Thanksgiving, Drive thru open till 12:30pm ONLY
- ~Friday, December 24
Christmas Eve

Protect Your Cards In Case of Fraud or Lost Cards

Even in the age of computer hacking and elaborate Internet schemes, huge numbers of identity theft begin with something very old fashioned; the loss or theft of a wallet or purse. **TO PROTECT YOURSELF, START NOW!** Make photocopies of the front and back of every card you keep in your wallet, your driver's license, credit and insurance cards, even video rental memberships and library cards. Having copies at home or some other place you can quickly contact the financial institution or department store to report the theft or loss. The back of a card usually lists important information such as security codes and contact information to report loss or theft.

Holiday's We Will Be Closed
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201 Ohio Avenue, Charleston, WV 25302

304-346-5242 or 800-526-5242

Fax 304-346-5266

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



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MANAGER/CEO'S Message to Members

On July 22, 2010 NCUA made the \$250,000 insurance permanent on all savings accounts. This had been temporary which was to expire on December 31, 2013. Now it is permanent so all of your savings are insured up to \$250,000 per account holder.

Here we are closing down toward the end of the year once again and you wonder where all of the time has gone this past year. As far as the financial world, it has not been one of the best years for most of us, however we have done a terrific job continuing to serve our members in the way that they deserve to be served. Our ratios are very good and return on assets are even better so we have a lot to be proud of. We realize interest rates are at an all time low but loan rates are also at an all time low, we will just ride it out and see what will come for the next year.

Our Board of Directors, Officers and Management had our Strategic Planning Session this past month and we are planning to market to the youth more for this coming year along with technology and marketing for more loans. We feel that our members will continue to be loyal and bring your loans to the credit union as our "MEMBERS ARE WORTH MORE THAN MONEY" to us.

Doris J. Cunningham
Manager, CEO



WVU Final Four Basketball

We have a WVU Final Four basketball which is a Limited Edition for the 2010 NCAA Final Four. We are selling chances on this basketball and all proceeds will go to the Children's Miracle Network in Morgantown. Chances are selling for \$1.00 each or 6 for \$5.00. Get your chances before December 8th as that is the day we will draw the winner. This historic piece of memorabilia celebrates the Mountaineers' 2009-2010 season and their NCAA Final Four appearance. You will also be contributing to a wonderful charity, "Children's Miracle Network."



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

Paul Hackney, Howard Bennett, June B. Haid, Leslie Carver, Edith Hernandez, Jean K. Daughtery.

New E-Statement Enrollee Winners

Jim Pettry, Julie Carr and Robert Oldaker

Each received \$200.00 for signing up for E-Statements. We appreciate all that signed up. You've done yourself a great favor even if you didn't win a prize.