



Member Values



Your Financial Alternative

Third Quarter 2005



Members Choice WV Federal Credit Union Privacy Notice

Members Choice WV Federal Credit Union is owned by its members, and run by a board of directors that you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at (304) 346-5242 or Toll Free: 1-800-526-5242.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provided either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect the following non-public, personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- * From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- * From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- * From consumer reporting agencies, we obtain information such as credit worthiness and credit history.
- * From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.
- * We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Members Choice WV Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

What Members Can Do To Help

Members Choice WV Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

- *Protect your account numbers, card numbers, PIN's (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, this can provide free access to your accounts if your card is lost or stolen.
- * Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains that the call is on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- * Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Let us know if you have questions. Please do not hesitate to call us WE ARE HERE TO SERVE YOU!!!

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In the

Important information passed to you from
your Credit Union that puts you
"In the Know" NOW

KNOW

Why Refinance?

Refinancing is always an option at Members Choice, but we want to make it a little sweeter for you. You may have financed a car 6 months, 1 year, or even 2 years ago, where the rates may have been higher. Refinancing gives you the opportunity to basically rewrite your loan and maybe even achieve a lower rate! Maybe you just walked into a showroom and fell in love with your dream car. You see that hot car and that's all you can think about, "That's **THE** car; how can I get it; and can I have it today?" By the time the salesperson gets finished putting the charm on you you're really sucked in. The F&I people move rapidly to acquire your loan ~ you don't even have a chance to research and check with your financial institution. So they sell the car, and you finance it *quickly*, but not always on the best terms. Again, Refinancing allows **you** to take back the control by getting the better deal! Maybe you took advantage of the dealer's rebate or another incentive - now it's time to look long-term and make the best decision for you and your financial situation and we let you do that!

Don't Get Phished

Internet "Phishing" scams is one of the fastest-growing frauds today. Phishing involves sending a bogus e-mail message that uses legitimate materials, such as your credit union's graphics or logos for a realistic look in an attempt to entice email recipients to provide personal financial details, such as account information, credit card, and Social Security numbers.

Take Some Simple Precautions

- Never respond to an unsolicited e-mail that asks for personal financial information.
- Report anything suspicious to the proper authorities. Alert credit union or government agency.
- Contact the Internet Crime Complaint Center at www.icfcfbi.gov if you think you have been receiving phishing e-mail or directed to a phishy-looking Web site.
- Contact the three major credit bureaus and request that a fraud alert be placed on your credit report.

\$50.00 Cash Give-Away!

Bring this Coupon in when you REFINANCE your auto loan and receive \$50.00 cash!

Authorized By: _____

Date: _____

Expires: When Auto is Refinanced



RefSpCont:7.1.05ONL

Do you have a new or used car financed with another lender? If you choose to refinance your car loan with us, we'll give you \$50.00 cash on the spot!

All you have to do is **cut out this coupon** and when you decide to refinance with Members Choice, **bring the coupon in** and **we will give you your \$50.00!**



TO QUALIFY:

- *Loan must be at least \$7,500.00 and has to pay off another institution
- *Subject to normal credit approval guidelines
- *This offer is subject to termination at anytime
- *Coupon has to be presented, mention of this coupon is not included in this offer



Congratulations on your Retirement Pat

We would like to CONGRATULATE and RECOGNIZE Pat Pettry for her contribution to Members Choice. Pat is retiring July 15th after 20 years of service & employment.

Pat came to the credit union when there were only two full-time employees. She was the third to join the team when the credit union was approximately 4 million in total assets. Pat has worked various jobs in many departments during her 20 years of service. Some of her jobs included: share draft clerk, teller, member services rep, loans, Visa coordinator, check work, CD's, and numerous other duties. Pat has watched the credit union grow from 4 million to 47 million in assets and now is one of 13 employees.

*Pat, we would like to thank you, it won't be the same without you!
We wish you a wonderful retirement!*

Miss you!
Bobbie
"Good Luck"
Dana
Miss ya
mom
Stearne
Steve
Wood
Will miss you
Pat Shannon
Miss you!
Melody
DON'T BE A
MISS YOU
MOM
Miss you!
Mouica

What's Happening

This Quarter at YOUR Credit Union

Congratulations



Chris Vance



Leigh Ann Swigger

2005 Scholarship Recipients!



Need a College Degree?

As a service to credit union members, Members Choice WV Federal Credit Union is working with Ohio Valley University to offer classes leading to a bachelor's degree in Business Administration starting this October. In 18 months you can complete this program, and the weekly sessions will be offered in the front conference room at Star USA FCU's Charleston location on US 119 *Cantley Drive*. Members Choice members will receive a tuition discount for these classes. The degree completion program is designed for working adults who have a couple of years of college credit but have never finished their four-year degree.

Doris Cunningham, CEO and Manager says, "This project really is people helping people, a good example of the credit union difference. This provides an opportunity for members to improve their education and earning power." The classes will meet Tuesday nights weekly and for an occasional Saturday seminar.

Dr. Dan Doak, adult learning dean at OVC and active West Virginia credit union volunteer leader, added, "This program provides the most efficient, cost-effective way for employed people to earn a quality degree, and I believe this cooperative project is a great way to serve credit union members."

For more information contact Eric Miller at OVC : 1(800) 678-6780 or egmiller@ovc.edu

Rent Buster

Got \$500 in Savings ?
Ready to Buy a Home ?

The answer is

yes!

Even if you have low savings or less-than-perfect credit, homeownership is within your reach.

For More Details Contact:

Jennings W. Burch (Mortgage Specialist)

Telephone: (304) 346-5242 Ext. 208

Email: Jburch@wvdsi.net

Membership Pays.....*Pass it On!*



You already enjoy the benefits of membership at Members Choice WV Federal Credit Union. You realize the Credit Union Difference and now is the time to share that idea with your friends and family!

The Members Choice staff prides itself on personal and friendly service. We take the time to get to know our members and that's the way it should be!

We have recently noticed that many of our *NEW members* sign up because of **YOUR** encouraging words and your commitment to your credit union. So we'd like to pay you back!

Now, when you refer a friend or a family member you will both be entered into a drawing to win \$100.00!

To find out more go online or ask us when you are at the Credit Union!

Member

Join us for our 4th Annual Member Appreciation Day
on Tuesday, July 26th from 12pm-2pm

We'll have entertainment, hotdogs, snacks & refreshments, games, special giveaways, door prizes and a Secret CD Special
~ You won't know until you come by and check it out!

Stop by the credit union between 12pm and 2pm

It's our way of saying *Thank you* for your Dedicated Membership.

Appreciation

DIVIDENDS

July III Quarter:

Regular Shares:

\$25.00 to \$4,999.99-

1.25%; 1.26APY

\$5,000 to \$9,999.99-

1.50%; 1.51APY

\$10,000.00 & Above-

2.00%; 2.02APY

Checking:

\$1,000.00 & Above-

.75%; .75APY

Regular IRA Accounts:

2.50%; 2.53APY

CD rates change monthly,
call & check for our current
CD rates for 6 months, 1 & 2
years.



Members Choice WV FCU

201 Ohio Avenue
Charleston, WV 25302

(304)346-5242

(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: Mon., Tues., Fri.

8:15am-4:45pm

Wednesday

8:30am-4:45pm

Thursday

8:15am-5:30pm



Our Member Values
the FREE Cash they can Win.....

All you have to do is:

1. Read your newsletter
2. Correctly answer the 3 questions
3. Drop off or send to Credit Union by Aug. 17th

1. What is Phishing?

- Something you do out on a lake, in a pond, or on the river
- A new board game
- When someone sends a bogus e-mail message in an attempt to entice recipients to provide personal financial details

2. When is Member Appreciation Day?

- Sunday, December 25, 2005
- Tuesday, July 26, 2005
- Sunday, January 1, 2006

3. What do you have a chance to win if you refer someone to join the credit union?

- \$100.00
- a Big Hug from Pat before she retires
- a King Size Candy Bar

Newsletter Quiz

Paul Hackney - \$10

Cheryl Stover - \$10

Jean Daugherty - \$10

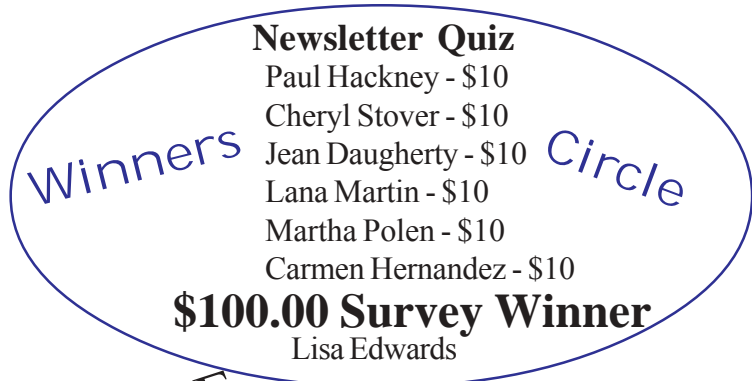
Lana Martin - \$10

Martha Polen - \$10

Carmen Hernandez - \$10

\$100.00 Survey Winner

Lisa Edwards



NOTICE



Effective June 1st

OVERDRAFT FEES are \$20.00 per item
MONEY ORDERS are \$1.50



Important Reminder
for our Visa Cardholders

- * Review your monthly bills & credit card statements
- * Always report unauthorized uses
- * Routinely check your credit report.



We do Business in Accordance with
the Federal Fair Housing Law and the
Equal Credit Opportunity Act