

# NEWSLETTER

January 2018

## MEMBERS NOW HAVE ACCESS TO ALLPOINT NETWORK



On January 3, 2018, WVU Employees Federal Credit Union will offer its members access to 55,000 surcharge-free ATMs as part of a new partnership with [Allpoint](#), the world's largest surcharge-free ATM network.

Allpoint Network ATMs – conveniently placed in [premier retailer locations](#) – are within WVU Employees Federal Credit Union's footprint as well as nationwide and beyond. Complementing and expanding upon the credit union's existing surcharge-fee ATMs, the Allpoint surcharge-free ATM network makes cash access quick, easy and fee-free for credit union members.

"In today's digitally evolving marketplace, we strive to deliver convenient banking solutions that serve our members where and when they demand. Allpoint Network helps us to cut ATM fees for our members, and makes cash access a simplified, seamless experience because Allpoint ATMs are located in premier retailer locations that are already part of people's daily routines."

Allpoint Network, the world's largest surcharge-free ATM network, offers members and eligible cardholders access to 55,000 ATMs across the United States, Canada, and Mexico, as well as the United Kingdom and Australia.

Credit union members can always find the nearest participating surcharge-free ATMs using the [Allpoint ATM locator](#) online or by downloading the free [Allpoint mobile app](#). And once at the store hosting an Allpoint ATM, look for the green Allpoint logo.

### **About Allpoint**

Allpoint Network is the largest surcharge-free ATM network with more than 55,000 ATMs in leading national and regional merchant locations across the United States, Canada, Mexico, United Kingdom and Australia. Allpoint provides greater access, convenience and savings to customers of financial institutions while providing institutions the tools to compete more effectively for customers. For more information or to find the nearest Allpoint surcharge-free ATM, please visit [www.AllpointNetwork.com](#), like Allpoint on [Facebook](#) and follow @Allpoint on [Twitter](#). Allpoint Network is a wholly owned subsidiary of [Cardtronics plc](#) (Nasdaq: CATM).

## AUTOMATIC AAA MEMBERSHIP PAYMENTS DISCONTINUED

Automatic payments from members accounts for AAA memberships will be discontinued for 2018. Please contact AAA directly for information on billing, discounts, and changes to your AAA membership.



### FIND AN ALLPOINT ATM NEAR YOU

In the Morgantown area,  
you can find Allpoint  
ATMs at Target,  
Walgreens, Bfs Foods, Rite  
Aid, & CVS/pharmacy.

To find the nearest  
Allpoint surcharge-free  
ATM, visit  
[www.allpointnetwork.com](#)  
online or download the  
free Allpoint mobile app.



# \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.




## DOWNLOAD OUR MOBILE APP

Access your account wherever life takes you with our Mobile Banking App with Real Time 24 Hour access. View Balances... Transfer Money... Make Deposits... Pay Bills... And More...

Download our App today! It's available on Apple, Amazon, and Android devices.



## Contact Us

**WVU Employees Federal Credit Union**  
 448 Harding Ave, Morgantown, WV 26505  
 304-293-5737  
 contact@wvucu.com  
 www.wvucu.com




# Celebrate

the New Year with  
surcharge-free ATMs!

Enjoy Surcharge-Free Allpoint ATMs during holiday branch closings  
[allpointnetwork.com/FindAnATM](http://allpointnetwork.com/FindAnATM)

Coming Soon... EMV Chip Debit Cards

## Holiday Closings

*Monday, January 15, 2018:* Martin Luther King Jr. Day  
*Monday, February 19, 2018:* Presidents' Day

## LOAN RATES AS OF DECEMBER 31, 2017

Secured by Shares .....	3.00% APR
<b>New Vehicle Loans – 100% Financing</b>	
72 month .....	as low as 3.50% APR
60 month .....	as low as 3.25% APR
48 month .....	as low as 3.00% APR
36 month .....	as low as 2.75% APR
<b>Used Vehicle Loans – 100% of NADA</b>	
2017-2012 .....	as low as 3.75% APR Up to 60 months
2011-2006 .....	as low as 5.00% APR Up to 48 months
2005 & Older .....	as low as 5.50% APR Up to 24 months
Personal/Unsecured Loan .....	as low as 8.25% APR
Personal Line of Credit .....	as low as WSJ Prime + 5.00% APR

## DIVIDEND PAID AS OF DECEMBER 31, 2017

	Rate	APY
\$5.00 - \$99.99 .....	0.00%	0.00%
\$100 - \$24,999.99 .....	0.15%	0.15%
\$25,000 and up .....	0.20%	0.20%
Christmas Club .....	0.15%	0.15%
Share Drafts .....	0.15%	0.15%
\$100.00 and up		

## CERTIFICATE OF DEPOSIT RATES

Minimum Investment of \$500.00

	Rate	APY
3 Month CD .....	0.10%	0.10%
6 Month CD .....	0.15%	0.15%
12 Month CD .....	0.25%	0.25%
24 Month CD .....	0.40%	0.40%
36 Month CD .....	0.60%	0.60%