

WVU CREDIT UNION NEWSLETTER

October 2018

PRIVACY NOTICE

Privacy Notice – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.wvucu.com/pdf/privacy.pdf> or we will mail you a free copy upon request if you call us at 304-293-5737.

PREPAID VISA GIFT CARDS

Our Visa Gift Cards make the perfect gift this holiday season! Our Visa Gift Cards come in colorful designs to celebrate any special event. These debit cards can be used anywhere Visa is accepted worldwide, including in-store, online, and by phone. So they're more functional than a gift certificate and safer than cash.

GET A \$100 CASH REWARD FOR EACH NEW LINE YOU SWITCH TO SPRINT

Being a credit union member pays off more than ever! Now, as a credit union member, you can earn \$100 for each line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **each new line** when you switch to Sprint®.*
- Current Sprint customers will receive a **\$50** cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.*
- Plus, get a **\$50** loyalty cash reward **every year** for **each line**.*
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the [Sprint Credit Union Member Cash Rewards!](#)

CHRISTMAS CLUBS

If you'll be paying for the holidays all year anyway, why pay loans back-with interest-when you could be saving instead through our Christmas Club Account? Let's face it: Whatever you celebrate, the winter holidays are EXPENSIVE. So, instead of credit cards, start a Christmas Club Account and be prepared for the expense of the holiday season.

MORE SURCHARGE FREE ATMS!

Coming soon... In addition to Allpoint, the credit union will be joining more surcharge free ATM networks. In the coming months, we will be joining Star Surcharge Free along with Money Pass. These networks will give our members access to more surcharge free ATMs than any other local bank or credit union.



“Does \$100 work for you?”

Credit union members get **\$100** for each new line they activate with Sprint®.*

GET YOUR \$100

Sprint
Now with **hulu**

LOVE MY CREDIT UNION REWARDS

*Restrictions apply.



Fee-free cash access means
**MORE MONEY
 FOR FALL TREATS!**



Find Allpoint Surcharge-Free ATMs near you!
allpointnetwork.com/findanatm

Credit Union Closings

- Monday, October 8, 2018: Columbus Day*
- Closing @ 2:00pm October 25, 2018: WVU Football*
- Monday, November 12, 2018: Veterans Day*
- November 22 & 23, 2018: Thanksgiving*
- Monday, December 24, 2018: Christmas Eve*
- Tuesday, December 25, 2018: Christmas Day*
- Closing @ 2:00pm December 31, 2018: New Year's Eve*
- Tuesday, January 1, 2019: New Year's Day*

Contact Us

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

Your savings federally insured to at least \$250,000
 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

LOAN RATES AS OF SEPTEMBER 30, 2018

Secured by Shares	3.25% APR
New Vehicle Loans – 100% Financing	
72 month	as low as 3.75% APR
60 month	as low as 3.50% APR
48 month	as low as 3.25% APR
36 month	as low as 3.00% APR
Used Vehicle Loans – 100% of NADA	
2017-2012	as low as 4.00% APR Up to 60 months
2011-2006	as low as 5.25% APR Up to 48 months
2005 & Older	as low as 5.75% APR Up to 24 months
Personal/Unsecured Loan	as low as 8.50% APR
Personal Line of Credit	as low as WSJ Prime + 5.00% APR

DIVIDEND PAID AS OF SEPTEMBER 30, 2018

	Rate	APY
\$5.00 - \$99.99	0.00%	0.00%
\$100 - \$24,999.99	0.20%	0.20%
\$25,000 and up	0.25%	0.25%
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	0.20%	0.20%
6 Month CD	0.35%	0.35%
12 Month CD	0.50%	0.50%
24 Month CD	0.85%	0.85%
36 Month CD	0.95%	0.95%