

WVU CREDIT UNION NEWSLETTER

January 2024



SOMETIMES A SMILE IS LIKE MONEY IN THE BANK.
(WE'LL NOT REALLY, BUT WE'D LIKE TO THINK IT HELPS.)

We work hard to make WVU Credit Union a place where you'll enjoy banking, that includes great customer service, affordable loans a staff that vibes joy and good thoughts.

We'll make you smile.



WVU CREDIT UNION



13 Month CD Special 5.50% APY

For a limited time, members can get a 13 Month Share CD at 5.50% APY. This offer is for new deposits (Deposits not currently with WVU Credit Union). Interest pays at maturity. \$10,000 Min Balance. Deposits are insured up to at least \$250,000 by the National Credit Union Administration.



Members have access to more than 92,000 Surcharge-Free ATMs worldwide.

Use our ATM locator in our mobile app or on our website to find an Allpoint or MoneyPass ATM near you.



TEXT US

WVU Credit Union now has a convenient and efficient method for members to get in touch with us. Members can now simply text their inquiries, concerns, or requests to 304-293-5737. Whether you have questions about your account, need assistance with transactions, or want to discuss financial options, WVU Credit Union is just a text away.



Another Credit Union Difference...

**More than 5,600
Branches Coast to
Coast**

**The Largest Branch
Network in the
Country**



CONTACT US

**448 Harding Ave
Morgantown, WV 26505**

**Monday - Friday
9:00 am to 4:30 pm**

**Call or Text: 304-293-5737
Email: contact@wvucu.com**

wvucu.com



LOAN RATES AS OF DECEMBER 31, 2023

Secured by Shares	4.75% APR
New Vehicle Loans – 100% Financing	
84 month	as low as 6.99% APR
72 month	as low as 6.74% APR
60 month	as low as 6.49% APR
48 month	as low as 6.24% APR
36 month	as low as 5.99% APR
Used Vehicle Loans – 100% of NADA	
2022-2021	as low as 7.49% APR Up to 72 months
2022-2017	as low as 6.99% APR Up to 60 months
2016-2011	as low as 8.24% APR Up to 48 months
2010 & Older	as low as 8.74% APR Up to 24 months
Personal/Unsecured Loan	as low as 10.25% APR
Personal Line of Credit	as low as WSJ Prime + 5.00% APR

DIVIDEND PAID AS OF DECEMBER 31, 2023

	Rate	APY
\$5.00 - \$99.99	0.00%	0.00%
\$100 - \$24,999.99	0.65%	0.65%
\$25,000 and up	0.70%	0.70%
Christmas Club	1.00%	1.00%
Share Drafts	0.10%	0.10%
\$100.00 and up		

CERTIFICATE OF DEPOSIT RATES

Minimum Investment of \$500.00

	Rate	APY
3 Month CD	0.75%	0.75%
6 Month CD	0.80%	0.80%
12 Month CD	1.10%	1.10%
24 Month CD	1.20%	1.20%
36 Month CD	1.30%	1.30%