

WVU CREDIT UNION **NEWSLETTER**

October 2025

Another Credit Union Difference...

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

**The Largest Branch
Network in the
Country**



13 Month CD Special **3.75% APY**

For a limited time, members can get a 13 Month Share CD at 3.75% 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 100,000
Surcharge-Free ATMs
worldwide.**



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

wvucu.locatorsearch.net



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/privacy-policy/> or we will mail you a free copy upon request if you call us at 304-293-5737.

 **Let's Go!**



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 SEPTEMBER 30, 2025

Secured by Shares 4.75% APR

New Vehicle Loans – 100% Financing

84 month	as low as 5.24% APR
72 month	as low as 4.99% APR
60 month	as low as 4.74% APR
48 month	as low as 4.74% APR
36 month	as low as 4.74% APR

Used Vehicle Loans – 100% of NADA

2024-2023	as low as 5.99% APR
	Up to 72 months
2024-2019	as low as 5.49% APR
	Up to 60 months
2018-2013	as low as 6.74% APR
	Up to 48 months
2012 & Older	as low as 7.24% 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 SEPTEMBER 30, 2025

	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%