

WVU CREDIT UNION NEWSLETTER

January 2026

Bonus Dividend

For the first time ever, WVU Credit Union has issued a Bonus Dividend to eligible members. The credit union is giving back by awarding a special bonus dividend of more than **\$85,000** across its Savings, Checking, and Club Accounts.



BONUS DIVIDEND

WVU Credit Union has announced an exciting bonus for its loyal members. The credit union is giving back by awarding a special bonus dividend of more than **\$85,000** across its Savings, Checking, and Club Accounts.

The bonus dividend is part of the Credit Union's commitment to sharing success with its membership. Eligible members will see an additional deposit, posted on 12/19/2025, in their respective accounts, rewarded for their ongoing trust and participation in the credit union.

Members are encouraged to review December statements or log in to online banking to view their bonus dividend. The credit union maintains its tradition of putting people before profits, and initiatives like this exemplify its dedication to member-focused service.

For more information on how the bonus dividend is calculated or other member benefits, please contact the Credit Union directly.

13 Month CD Special 3.25% APY

For a limited time, members can get a 13 Month Share CD at 3.25% 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.

wwuc.locatorsearch.net



Another Credit Union Difference...

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

**The Largest Branch
Network in the
Country**



**MARTIN
LUTHER
KING
— DAY —**

**WE WILL BE CLOSED
JANUARY 19TH**

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

WVU CREDIT UNION



PRESIDENTS' DAY



**WE WILL BE CLOSED
FEBRUARY 16TH**

LOAN RATES AS OF DECEMBER 31, 2025

Secured by Shares 4.00% APR

New Vehicle Loans – 100% Financing

84 month	as low as 4.74% APR
72 month	as low as 4.49% APR
60 month	as low as 4.24% APR
48 month	as low as 4.24% APR
36 month	as low as 4.24% APR

Used Vehicle Loans – 100% of CARFAX

2025-2024	as low as 5.49% APR Up to 72 months
2025-2020	as low as 4.99% APR Up to 60 months
2019-2014	as low as 6.24% APR Up to 48 months
2013 & Older	as low as 6.74% 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, 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%