



WV Central Federal Credit Union Members - For the month of October we are rewarding our members for their years of membership. You will receive .02% times the years you've been a member off the current qualified **loan** rate for any new loan(s) funded from October 1 – October 31, 2017.

Example: 10 years X .02 = .20% off the qualified loan rate.

This is in **addition to ALL** other rate discounts that are available to you.

Our low rates and low monthly payments, just got even lower! Our members are terrific and we want to reward you for your loyalty and support!

We also want to reward our members for saving! Our 12 Month Certificate of Deposit rate will be 1.25% APY* for the month of October. PLUS, you will receive .02% dividend, time's years of membership, added to this 12 Month Certificate of Deposit (\$1,000 new money) for one year.

Each week we compare our rates with our peers and we remain at the top when looking at all the products we offer. Whether you're looking for a short or long term CD, WV Central can help.

As a WV Central member, you have access to some of the best resources in town – including our low rates. Whether you're buying a new vehicle or want to save money, WV Central can help.

Helpful Tips:

- ✓ Get pre-approved for your loan and negotiate with confidence. [Apply Now!](#) Once you are pre-approved, it's time to go shopping!
- ✓ Research the value of the vehicle. Download the [ASK AUTO](#) App today. This will allow you to scan the vehicle identification number and obtain the value, before you buy!
- ✓ When you have found your dream car, call the credit union and your loan officer will take care of the rest.

Refinancing:

- ✓ What is your current interest rate?
- ✓ How many months do you have left?
- ✓ What is your current payoff?
- ✓ Once you have the answers, call the credit union and your loan officer will take care of the rest.

*Years of membership will be determined by the opened date on the primary members' account being used for the loan application. If an account has been opened for less than a year, members will receive credit for one year. Terms and conditions apply. Promotion may end before October 31, 2017. *Annual Percentage Yield.*