



**Mankato-Uptown Office**  
1640 Adams Street  
P.O. Box 4399  
Mankato, MN 56001

**Mankato-Downtown Office**  
100 Memorial View Court  
P.O. Box 4399  
Mankato, MN 56001

**Lobby Hours**  
Monday - Friday: 9:00AM-5:00PM  
Saturday (Uptown): 8:00AM-12:00PM

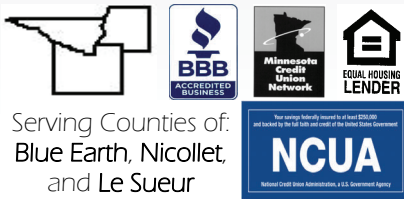
**Drive-up Hours**  
Monday - Thursday: 7:30AM - 5:30PM  
Friday: 7:30AM - 6:00PM  
Saturday: 8:00AM-Noon

**Phone Numbers**  
Office: (507) 387-3055  
Toll Free: (800) 247-0522  
Fax: (507) 387-5235  
A.R.T: (507) 387-3088  
A.R.T. Toll Free: (877) 886-9100  
Lost/Stolen Card: (800)234-5354

**Email**  
loan@mnvalleyfcu.coop

[www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)

msa@mnvalleyfcu.coop  
info@mnvalleyfcu.coop



Serving Counties of:  
Blue Earth, Nicollet,  
and Le Sueur

## SLIDE INTO 2012 WITH SAVINGS!

**Auto Loans**  
as low as **2.99% APR\***



Your credit union can help you save money in 2012. If you have your auto loan with another financial institution—call us.

In the market for a new vehicle? Call us before you go to the dealership and we'll pre-approve you for a loan.

Contact the loan department today at (507)387-3055 to get started or apply online.

\* = annual percentage rate

## Be A Voice For Over 10,000 Credit Union Members

**Three Board positions are open for re-election on April 24, 2012**

Directors are responsible for, but certainly not limited to, establishing policies to achieve the purpose of the credit union, approving the annual budget, appointing the Supervisory Committee members, and evaluating the performance of senior management. Terms are for three years. Board meetings are held the fourth Tuesday of the month at 5PM, where dinner is served.

Applicants must be a MVFCU member in good standing and over age 18. To apply, stop by the credit union, call 387-3055, or print off an online application and mail to 1640 Adams Street Mankato, MN 56001. Application deadline is February 24, 2012.

Voting begins the week of April 9. Ballot boxes, along with candidate biographies, will be available at both credit union locations. The election results will be announced at our Annual Meeting. See the upcoming March 2012 Newsletter for more details on the time and location of our next Annual Meeting held on April 24, 2012.

## There's Still Time To Contribute To Your IRA For 2011

Remember, you have until April 17, 2012 to make your IRA (individual retirement account) contributions—Roth, Traditional, or Coverdell—for 2011. Stop in at either credit union location to discuss your IRA options with a Member Service Associate today! We offer a full range of investment products and services to fit your need.

## Popular New Mortgage Product at MVFCU

Want to take advantage of the current historic low mortgage rates but don't want to pay thousands of dollars in closing costs? MVFCU's newest mortgage products allow you to do just that.

In September 2011, MVFCU began offering the five and ten year mortgage balloon product and it soon became very popular amongst your fellow members.

<p style="text-align: center;"><b>5 Year Balloon</b> <b>3.54% APR*</b> We pay closing costs up to <b>\$450**</b></p>	<p style="text-align: center;"><b>10 Year Balloon</b> <b>3.79% APR*</b> Closing costs as low as <b>\$499***</b></p>
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Talk to a mortgage loan officer at MVFCU today to review your own mortgage loan options.

\*APR=Annual Percentage Rate. Offer for mortgage refinances only and is only available for homes located in the state of MN. Payments do not include applicable taxes and insurance, so actual obligation will be greater. Rate fixed for 5 or 10 years, will adjust to current rates after 5 or 10 years. 3.79% APR for 10 year mortgage balloon assumes 70% loan to value with credit score 750 or higher. 3.54% APR for 5 year mortgage balloon assumes 70% loan to value with credit score 750 or higher.

\*\*Closing Cost offer does not include the cost of appraisal if one is required.

\*\*\*\$499 closing cost option available for loan values less than or equal to \$50,000. \$999 closing cost option available for loan values less than or equal to \$100,000 but greater than \$50,000. \$1,499 closing cost option available for loan values less than or equal to \$150,000 but greater than \$100,000. Other restrictions may apply. Rates effective 12/20/11 and are subject to change. Equal Housing Lender.



## Making History

Fourteen employees spent New Years Day at the credit union working over the holiday to complete the scheduled merger with Kato Engineering Employees Credit Union (KEECU). Over 600 savings accounts, 30 checking accounts, and 220 loans were successfully transferred in five hours.

We are pleased to welcome KEECU members to MVFCU. We'd like to assure you that all KEECU accounts have been successfully transferred to MVFCU. To verify account information, check your accounts online by logging in to online banking.

Specific merger details and merger FAQs can be found on our website. If you still can't find what you're looking for, please contact us at (507)387-3055 or email [info@mnvalleyfcu.coop](mailto:info@mnvalleyfcu.coop).



Becky Wilson, Senior Loan Officer and Joann Erickson, Accountant working together on transferring KEECU accounts to MVFCU.

## Be A Happy Camper

Check out the *free* RV Show at the Verizon Wireless Center Arena on February 10<sup>th</sup>–12<sup>th</sup>. If you find something you like, call us, stop in, or apply online and we'll give you an unbeatable rate. Terms can be extended to fifteen years, we offer low monthly payments, and same day decisions. Camper loan rates are as low as 4.49% APR\*. \* = annual percentage rate

Friday, February 10<sup>th</sup> — 10:00 a.m. - 9:00 p.m.  
Saturday, February 11<sup>th</sup> — 10:00 a.m. - 9:00 p.m.  
Sunday, February 12<sup>th</sup> — 11:00 a.m. - 5:00 p.m.

## Win \$15,000 With TurboTax.

Take advantage of this limited-time offer for Minnesota Valley Federal Credit Union members: Try any TurboTax® Online product for FREE and automatically be entered for a chance to win \$15,000! Let TurboTax guide you step by step like a GPS to get your taxes done right—and get your refund in as few as seven days. Learn more about TurboTax and the "This Way to \$15K" Sweepstakes by clicking on the Turbo Tax logo on our website: [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop).

## "I Do" Have A Financial Plan

Getting married poses many money management considerations for you and your significant other. Is one of you a spontaneous spender and the other a planner and a saver? Will you pool your money or keep separate accounts? If you come to consensus on these and other questions before saying "I do," the course of true love is more likely to run smooth.

### Getting started

Discussing your attitudes about money early on will help prevent later disagreements. Talk with your partner about how you approach handling money, addressing questions like:

- \* What each of you spend money on
- \* How much each of you can spend without consulting the other
- \* Risk tolerance when it comes to investing and investment goals
- \* How you each feel about using credit
- \* Appropriate uses of credit
- \* How much debt is too much
- \* Career goals
- \* Savings goals
- \* Spending plans

From opening accounts to helping if you have financial trouble, Minnesota Valley Federal Credit Union is here for you—for better or worse. Call us today at (507)387-3055.

### Accounts: Joint—or not?

There are several different ways you can combine funds, so have a talk and figure out what will work best for you and your significant other. Some individuals keep their financial accounts separate and decide who will pay what expenses.

Others open a joint account, but each spouse also keeps a separate account to maintain some independence, and the two agree on how much each will contribute to the joint account.

Still others pool all of their money in shared accounts. If you structure things one way and find it isn't working, you can always mutually agree to change methods later.

## Sign Up For eStatements

It's easy to enroll! Just sign in to your online banking account and click on statements. Then, accept the disclosure and immediately begin reaping the benefits:

- \*Organizes and files statements for you
- \*Receive immediate statement notifications
- \*View your statement anytime you have internet access
- \*Help the environment
- \*Securely receive your statement
- \*Save money on postage, printing, and paper which helps MVFCU keep loan rates low, savings rates high and fees to a minimum.

*View your statement online  
anytime with eStatements.*



### Mission Statement

To exceed the expectations of our "member - owners" and become their most valued and trusted financial institution, always in keeping with the cooperative principles.

We Listen,  
Then Deliver.