



Your member owned, full service, financial coop and banking alternative since 1934—You're #1 and Part Owner

February 2010

**Uptown Office**  
1640 Adams Street  
Mankato MN 56001

**Downtown Office**  
100 Memorial View Court  
Mankato MN 56001

**Postal Address**  
PO Box 4399  
Mankato MN 56002-4399

**Supervisory Committee**  
PO Box 4126  
Mankato MN 56002-4126

**Website**  
www.mnvalleyfcu.coop

**E-mail loans**  
loan@mnvalleyfcu.coop

**E-mail savings**  
msa@mnvalleyfcu.coop

**E-mail miscellaneous**  
info@mnvalleyfcu.coop

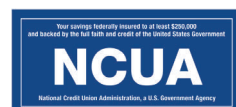
**Phone**  
(507) 387-3055  
Toll free: (800) 247-0522  
**Fax**  
(507) 387-5235

**A.R.T.**  
(Audio Response Teller)  
(507) 387-3088  
Toll free: (877) 886-9100

**Report Lost or Stolen  
Card**  
(800) 234-5354

**Lobby Hours**  
Monday - Friday  
9:00 AM - 5:00 PM  
Saturday - Uptown Office  
9:00 AM - 3 PM

**Drive-up Hours**  
Monday - Thursday  
7:30 AM - 5:30 PM  
**Friday**  
7:30 AM - 6:00 PM  
**Saturday**  
9:00 AM - 3 PM Uptown  
Downtown  
9:00 AM - Noon



## LOW RATES, FREE PRE-APPROVALS AND A LOW .75% ORIGATION FEE

Pre-approval means you have received a written approval letter from a mortgage lender. The letter states you are approved to purchase a home costing up to a certain amount. It should have as few approval conditions as possible. This helps you, the Realtor and seller.

*Why get pre-approved?* Most real estate agents, home builders and property sellers will be reluctant to seriously work with you unless you are already pre-approved. That's because they don't want to invest their valuable time with unqualified buyers. Qualified buyers who have been pre-approved are in a better position to negotiate the best possible deal for themselves. We offer free pre-approvals and many types of loan options including Conventional, FHA and VA loans. In addition we have loans that work well for first time home buyers.



We offer a variety of mortgage options, quick approvals, no hidden fees and a low .75% origination fee vs. the industry standard of 1%. We also offer a 0% origination fee mortgage. There is no better place to refinance your home...and no better time!

## SWEETHEART OF A DEAL



Need a vacation after the busy holiday season? Contact MVFCU and ask us about our "Winter Get Away" promotion. See how you can qualify for an affordable way to get you going on your next vacation and avoid the rough waters of a high-interest loan. Come see us today. Contact the loan department...and start planning that dream vacation!



Up to \$3,000 at 7.99% APR\*  
Automatic Payment required

\*7.99% fixed APR for terms up to 36 months. The minimum monthly payment is \$100. This offer is subject to normal credit qualification. **Short of funds? Check out our Utility Helper loan where you can borrow up to \$2,000 at a low rate of 6.99% and our Fast Cash loan. Fast Cash offers you cash when you need it most... at an affordable cost.**

## TRANSFER YOUR HIGH-RATE BALANCES TO A MINNESOTA VALLEY FCU VISA CREDIT CARD



Minnesota Valley Federal Credit Union Visa Card

**New Variable Rate 10.00% today (Max 14.99% = Prime + 6.25%)  
No Fees for Balance Transfers or Cash Advances • No Annual Fee**

With the holiday season behind us, you may be looking for opportunities to save money and pay less in interest on your credit cards. Now, more than ever, is a great time to transfer your high-interest credit card balances that you may have accrued from the holiday season to a Minnesota Valley FCU credit card and keep more money where it belongs - with you! If you do not yet have a MVFCU credit card, contact us to apply at 387-3055, online at www.mnvalleyfcu.coop, or by stopping at either credit union location. We're here to help.

## WHAT'S HAPPENING AT YOUR CU

### TURBO TAX AVAILABLE ONLINE

MVFCU has partnered with Intuit, the creators of Turbo Tax Online, to offer a quicker and simpler way for our members to do their taxes this upcoming tax season. Have your tax refund deposited into your checking or savings account and receive your refund in as little as 7-12 days. Visit our website at [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop) and click on the Turbo Tax Online link today

### HOME & BUILDERS SHOW MARCH 19, 20 & 21ST

It's just around the corner! MVFCU will again have a booth in the main arena at the 2010 Home and Builders Show in the Verizon Center Friday, March 19th through Sunday, March 21st. Stop by and check out our loan specials for that vehicle or RV you're purchasing or that long awaited spring fix-up project. We also offer conventional, construction, first-time home buyer, FHA, VA and home equity loans for your home purchase or remodeling needs. MVFCU also offers debit cards which help eliminate check writing - saving you money as well.

### WANT TO GO GREEN?

Help preserve the environment by signing up for FREE e-statements. E-statements are sent to your e-mail as soon as your statement becomes available, so not only will you be helping cut down on the amount of paper used, you'll also receive your statements sooner than if you had to wait for the mail - and with the additional security of online delivery! Call us at 387-3055 to sign up or by logging on to our website at [mnvalleyfcu.coop](http://mnvalleyfcu.coop) and click on the online services link.

### DON'T HESITATE TO ASK

MVFCU provides virtually all of the products and services of banks and thrifts, but given we're a cooperative, where members own the credit union, we strive to be more flexible and accommodating. We really do work for you. Check us out first, last, or somewhere in between, but do check us out. You'll be pleased.

## SMART SOLUTIONS FOR MANAGING YOUR TAX REFUND

Let's face it: Tax season is often the most dreaded time of year. But many consumers can look forward to getting money back. Check out the following tips and ideas for saving and spending your tax refund wisely.

- Pay down credit cards or other high-interest loans.
- Pay down your mortgage.
- Open or contribute to an emergency fund. Most people don't have money stashed away for emergencies.
- Tackle your to-do list. If your car needs new tires or your house needs a new roof, here's your chance to cross those things off your list.
- Invest in your retirement.
- Don't underestimate health costs.

## MVFCU IS DRIVING DOWN AUTO LOAN RATES - START THE NEW YEAR OFF WITH A NEW CAR

Getting the best deal on your vehicle can be stressful. But getting the best deal on your vehicle loan can be stress free. MVFCU's low rates, flexible terms, and a speedy process take the stress out of getting the most affordable vehicle loan. MVFCU's rates are already lower than those offered by most banks

and dealerships. Plus, you can save an additional 0.25% on your rate and receive up to **\$100 in FREE GAS** when you refinance an existing loan from another financial with MVFCU.

At MVFCU you can receive a car loan for as little as **4.75% APR** (annual percentage rate).

Protect your vehicle with low cost GAP Insurance too. Did you know that if your vehicle is totaled or stolen, you could face a financial risk that your auto insurance policy may not cover? Guaranteed Asset Protection (GAP) coverage protects you against this risk! See the loan department for details.

## BOARD NOMINATIONS SOUGHT

Interested in becoming a volunteer Board Member? Three of the seven Board of Director positions are open for re-election in April 2010.

If interested, please call George Patchin, Nominating Committee Chairperson, at 387-3736 or contact

MVFCU at 387-3055 and ask for Nick (CEO) or Edie (VP) or by emailing us at [info@mnvalleyfcu.coop](mailto:info@mnvalleyfcu.coop).

You need to fill out a short biography, be a member in good standing over the age of 18 and pledge to keep all information absolutely confidential. Meet-

ings are held the fourth Tuesday of the month from 5:00 pm to about 6:45 pm and dinner is served. Terms last three years and training is provided. It's an educational, enjoyable and interesting experience. Deadline for application is **February 22, 2009**. Thanks!



**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.

