



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

## November 2009

**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



## NEXT FREE MEMBER EDUCATION SEMINAR



Mark your calendars for Thursday, November 19th from 6:00 - 8:00 pm at the 1640 Adams Street location, to attend another FREE member educational seminar. A light dinner will be served. Reserve your spot today by calling 387-3055 or at info@mnvalleyfcu.coop. Guest speaker Senator Kathy Sheran will be here to discuss Health Care. Dean Portner, Eide Bailly, CPA / Partner, will be discussing Tax Planning. We'll also be discussing how to be "Debt Free". We hope to see you there!



## HOME EQUITY LOANS FOR EVERY NEED

Completing your home improvement projects can be difficult, but Minnesota Valley Federal Credit Union makes getting started easy. A Home Improvement Loan allows you to

borrow one lump sum and gives you a great low, fixed interest rate. Use the funds for anything from additions, installations, repairs, refinishing or building. Maybe your budget needs some remodel-

ing, you can use a Home Equity Loan to pay off your existing debt and save money with the low interest rate and likely tax deductibility. Contact our loan department today for details.

## EXTENDED SATURDAY HOURS AT ADAMS STREET OFFICE

**New Hours:** Our Adams Street lobby and drive thru is now open on Saturdays from 9 am to 3 pm for your convenience (was

9 am - noon). Additional tellers and loan staff will be available for your banking and loan needs. Drive-up hours on Saturday for our

downtown location have changed to: 9 am - 12 noon (was 8 am - noon). Please don't hesitate to give us a call if you have any questions.

## VISA CREDIT CARD SKIP-A-PAYMENT

For the upcoming holiday season we are once again offering the optional Visa Skip-A-Payment feature to eligible cardholders. This feature allows cardholders to skip their minimum pay-

ment due in December without a penalty. However, finance charges will continue to accrue at the applicable monthly periodic rate. Look for the \$0.00 amount due and related message on your No-

vember Visa Statement. MVFCU's Visa offers a low 9.9% APR with no fees for cash advances or balance transfers and no gimmicks. Stop in today or apply online at mnvalleyfcu.coop.

## SHRED YOUR DOCUMENTS FOR FREE

As a FREE service to our members, Elite Shredding will again be in the Adams Street office parking lot from 9:00 - 10:30 AM on

Friday, November 13th. This is a good opportunity for you to have your confidential information properly destroyed (75 lb. max) for free. You are

also protecting your identity by shredding documents containing your name, address, social security number, and account information.

## HAPPY THANKSGIVING!

CLOSED THURSDAY, NOVEMBER 26 OPEN FRIDAY, NOVEMBER 27





## WHAT'S NEW AT YOUR CU



### COMING EVENTS

Your Credit Union has a busy schedule planned. Mark your calendars and join us for these events. **November 19th** - Another free member education seminar. **December 12th** - Pictures with Santa. Bring your children or grandchildren to visit with Santa from 9 am to noon at the MVFCU uptown office, 1640 Adams Street. Mark your calendars for the **week of December 21st** and join us for our Annual Christmas Open House from 9 am to 5 pm at both offices. MVFCU will be closing early at 1pm on Thursday, December 24th and will be closed on December 25th and December 26th.

### VISA GIFT CARDS AVAILABLE

Buying that perfect gift for friends, associates and loved ones just got a whole lot easier. The Visa travel / gift card from Airta is a convenient purchase for you and ideal for anyone on your gift list. These cards are accepted worldwide, and are available in dollar amounts from \$5 to \$750. Buying Visa gift cards are distinguished tokens of appreciation or achievement for well-deserving employees. And you'll delight kids and teenagers when you let them pick out their own holiday gifts. What's more, they can use it everywhere Visa's accepted! A small processing fee does apply. For more information contact member services today.

### WE HAVE LOW LOAN RATES

Right now when you refinance an existing loan from a different financial with MVFCU, we'll give you a **.25% rate reduction off of our already low loan rates!** There may never be a better time to refinance, rates on new and used vehicles are **as low as 4.55%**. Contact the loan department today for details.

## 2005 GMC YUKON FOR SALE



2005 GMC Yukon 49,800 miles - 5.3 liter V8 engine, cloth interior 4WD, automatic transmission, Bose AM/FM Stereo with CD player, air conditioning.

**NADA: \$20,125**  
**Member Price: \$18,425**

Our vehicles are available at **3.90% A.P.R. with 100% financing & \$150 cash back!** They are fully inspected by an authorized dealer and needed repairs completed. Prices are negotiable. Contact the loan department for more details today.

## CELEBRATE THE SEASON WITH A LOAN FROM MVFCU

With the hustle and the bustle of the holiday season starting, don't forget that Christmas loans are available at Minnesota Valley FCU. Our annual Christmas loans are back with a low-

interest rate and flexible terms. Minnesota Valley FCU knows that the holidays can be both wonderful and stressful. This year, we want you to enjoy the holidays and all of your fa-

vorite things without any of the stress... and we can help! To apply for a Christmas Loan, call us at 387-3055 or stop by one of our offices. Consider it our gift to you!

## HOLIDAY SHOP WITH VISA

Increase your credit limit or apply for an additional Visa credit card and make your holiday shopping easy and stress free. Our gimmick free Visa card offers a low fixed rate of 9.9% APR, no annual fee, no fee balance transfers or cash advances and

\$0 fraud liability protection. Log into our free "MyCardInfo" on our website to check transactions, make payments, etc. You can even make payments from an account outside of MVFCU. If you don't have a Credit Union Visa, now is the time to get one! You can

apply through our website or give us a call.

**Visa pre-paid gift cards are also available.** These gift cards are great for gift giving too. Use the card anywhere that VISA is accepted.

## NEW AND IMPROVED ONLINE BILL PAYER

Do you wish you could make paying your bills easier and more convenient? Leave the hassle behind and use Minnesota Valley FCU's bill payer. Your credit unions premium online bill payment service now

gives you the ability to send a monetary gift with a card, make a donation to your favorite charity, transfer funds to a friend electronically and much more. Try Bill Payer today! Log-on to [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop) and click the

"Bill Payer" link under the Online Services tab. You'll discover the ease and convenience of paying your bills online in almost no time... and it's free. If you have any questions call, stop by or log on.



### 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.

