

FALL NEWSLETTER

OCT
2026



mnvalleyfcu.coop

 **MINNESOTA VALLEY**
FEDERAL CREDIT UNION
Greater Mankato's Community Credit Union Since 1934

It Pays to Bank Where You're Part Owner®

Serving Blue Earth, Brown,
LeSueur, Nicollet, Waseca,
Watonswan Counties



ANNUAL MEETING OCT. 27

Join us for MVFCU's 91st Annual Meeting on Tuesday, October 27, 2026, at The Venue at 1850 Madison Avenue in Mankato. Doors open at 5:30 p.m. Hear the latest updates, connect with fellow members and celebrate another year of member-owned success. Visit mnvalleyfcu.coop to RSVP today.

Keynote speaker Jessica Danberg
MN Dept of Commerce | Senior Financial Fraud
Investigator | Enforcement Division

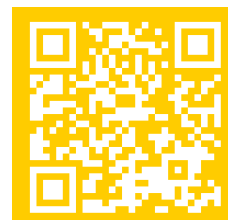


**NO CARD GAMES.
NO GIMMICKS.**



We offer low rates, a payment
grace period, and no annual fees
on our MVFCU Credit Cards.

Apply today!





BORROW

WHAT YOU NEED

— *when you need it.*

With a 3.99%* introductory APR for the first 12 months, an MVFCU HELOC gives you flexible access to the equity you've built in your home.

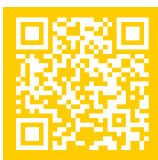
Email loan@mnvalleyfcu.coop for more information.

*Limited-time offer *APR= Annual Percentage Rate. 3.99% variable APR for terms up to 180 months. 3.99% APR is in effect for first 12 months on new Home Equity Line of Credits with LTV < 70%=6.50%, LTV 71%-80% = 7.00%, LTV 81%-90% = 7.75%. After 12 months the normal indexed rate will apply. The rate is a variable rate and the maximum rate that may apply is 15.00% APR. Offer only applicable for new and refinanced Home Equity Lines of Credit. In most cases, MVFCU will pay closing costs up to \$450 if standard conditions are met. Certain restrictions may apply. Appraisal fee not included in closing cost estimates. Early termination occurs when loan is satisfied. If early termination occurs, any closing costs paid by MVFCU must be repaid by borrower. Rate, terms and conditions are subject to change without notice. Loans are subject to creditworthiness. This offer is subject to change.

SCHOLARSHIPS

MVFCU is pleased to recognize members of our credit union with post-high school education assistance. The next round of scholarship submissions will be due February 15, 2027.

Learn more and apply at mnvalleyfcu.coop/student-scholarships.



Community Involvement



She Nailed It

Some of our team members spent Tuesday, September 8th supporting the Habitat For Humanity of South Central MN Women Build Initiative, "She Nailed It" by working together at a local build site. MVFCU believes in creating time and space for staff to give back. Building more than homes — building lasting community bonds.

MSU-M Homecoming

Watch for us in the Mavericks Homecoming Parade at 10:30 a.m. on October 3rd. The parade will travel along Maywood Avenue, Warren Street, and Stadium Road. Access to businesses along Stadium Road will remain open from the east during the parade.



ONLINE & MOBILE BANKING

Manage your money anytime, anywhere with MVFCU Online & Mobile Banking. Our secure system uses advanced encryption and delivers real-time account alerts.

Here are a few of the ways you can save time by switching to online banking:

- Pay Bills • Deposit Checks • Track Spending



Stay connected with fewer trips and more convenience. It's quick and easy to register for online banking!

Tell us what you want.
We listen. Then deliver.



(507) 387-3055
mnvalleyfcu.coop

Oct 12 | Indigenous Peoples' Day
CLOSED for Training

Oct 15 | International
Credit Union Day

Oct 27 | 91st Annual
MVFCU Meeting

Oct 31 | Happy
Halloween!

Always: Low Loan Rates, High Savings Rates, Low or No Fees, High Quality Service...Guaranteed!