

It Pays to Bank Where You're Part Owner®

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

THANK YOU

Thank you, attendees, for joining us at the 91st annual meeting. As I stated at the meeting, I am proud of what the Credit Union has accomplished and I am excited about where we're headed. We continue to focus on responsible and sound growth while never losing sight of why we are here, to serve our members. Our financial position remains strong, and that strength allows us to continue investing in our employees, technology, facilities, and services while preparing the Credit Union for the future.



Trent Talle, President & CEO

FRAUD PREVENTION

Your personal and financial information is a valuable commodity, and protecting it is key to maintaining financial security. Being able to recognize the signs of fraud or scams is essential to keeping your finances secure.

Find more tips and what to watch for at

mnvalleyfcu.coop/fraud-prevention





AUTO LOANS

WORTH A LOOK

Is your vehicle financed somewhere else? It might be time to review your rate. You may qualify for a lower payment or a better rate by refinancing with MVFCU. Better yet, we'll take 0.50% off your rate when you refinance your loan with us.

Refinance Today!

Find more details at

mnvalleyfcu.coop/auto-loans/

MORE JOY. LESS HOLIDAY STRESS.

From extra cash for holiday shopping to a little breathing room in your budget, MN Valley Federal Credit Union has two ways to help make your season merry and bright!



Skip the stress. Bring on the Cheer. Holiday Loans are here!

Why worry about expenses when you can focus on the cheer? With our holiday loan, you can lower holiday stress and make room for celebration. Designed for flexibility, this loan helps cover whatever brings joy this season—gifts, gatherings, or even a cozy getaway.

Learn more about our Holiday Promotions at

mnvalleyfcu.coop/holiday-cash

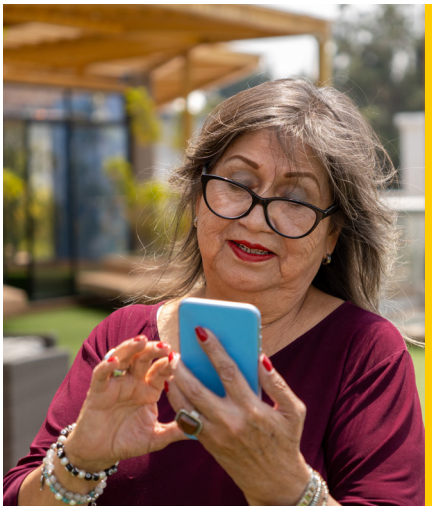
*The minimum monthly payment is $100. On a $4,000 loan with a term of 12 months, the minimum monthly payment is $346.05. The maximum term is 12 months. This offer is subject to normal credit qualification. Some additional restrictions may apply. Offer valid until February 15. *APR = Annual Percentage Rate. 6.99% Fixed APR for terms up to 12 months.



The holidays can be stressful times so why should your finances stress you out even more? Our Holiday Skip Payment allows you to skip a loan payment during one month of your choosing (November, December, or January) so that you can use those funds to ease the financial stress of the holidays. Consumer loans only, some restrictions may apply.

Learn more about our Holiday Promotions at

mnvalleyfcu.coop/skip-payment/



ONLINE & MOBILE BANKING

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

Learn more here **mnvalleyfcu.coop/online-mobile-banking**

Tell us what you want.

We listen. Then deliver.

(507) 387-3055
mnvalleyfcu.coop

Nov 11 | Veterans Day Open

Nov 26 | Thanksgiving Closed

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