

FEB
2020

It Pays to Bank Where You're Part Owner®



PATRONAGE DIVIDEND

Giving back to our member-owners is one of the benefits of MVFCU membership. In addition to enjoying lower loan rates and higher dividends, some members receive a bonus/patronage dividend over and above regular dividends. Existing loyal members, as well as new members,

can take advantage of our excellent savings rates and low rates on loans. When more members use and contribute to Minnesota Valley Federal Credit Union, more value and benefits can be returned to all our members. Look for this "bonus" or patronage dividend on your December 2019 statement.

DID YOU KNOW WE DO MORTGAGES?

MVFCU recognizes that if there's one financial decision in life where saving money really matters, this is it! Buying or refinancing your home is a big decision; choosing the right lender matters. At MVFCU we offer a variety of fixed and variable rate mortgages with a loan staff here to help you feel right at home with your decision. Save time and money before you shop by pre-qualifying for your mortgage. Call our loan department for current rates or to make a no obligation appointment. Talk to a loan officer today or apply online at: www.mnvalleyfcu.coop/mortgage-loan-application



**1ST TIME
HOMEBUYER
SEMINAR**
JOIN US

**Tuesday
March 10th
6:00pm**

Uptown Office
1640 Adams Street

RSVP ONLINE

**FAST.
SECURE.
EASY.**



APPLE 4.8 Stars – 231 Ratings

ANDROID 4.8 Stars – 164 Ratings

At Minnesota Valley our mobile banking app is fast, secure and, above all, easy. Access and manage your accounts from your smartphone or mobile device.

Download the **Mobile MVFCU** from the Apple or Google Play Store today to see just how friendly online banking can be.

Learn more, visit us at: mnvalleyfcu.coop

**GET THE
APP!**

**MOBILE
BANKING**



HOW TO BUDGET THE NEW YEAR:

The holiday season is finally behind us and it's time to get back on a budget. MVFCU offers a FREE Money Management tool to help create your budget based on your actual transactions. Your MVFCU transactions are displayed, plus you can bring in accounts from other banks or credit unions and review your full financial profile. This gives you the entire scope of your finances helping you know how much money you have to save and to spend.

You can also visit our financial resource center on our website for 36 different interactive, educational courses. Learn about mortgages, retirement, credit, ways to save and more.

CHOICE CREDIT CARD REWARDS

Are you planning a dream vacation to escape the grind of this Minnesota winter? Let us help, just use your Minnesota Valley Federal Credit Union Rewards card to earn points for travel or hotel stays. Don't have a Rewards Card? Apply Online or stop at either of our locations to pick up an application so that you can start earning one point for every dollar spent.



How many Valentine Cards are sent each year?

- A) 500 Million
- B) 1 Billion
- C) 5 Billion

Who created the first Valentine's Day box of chocolates?

- A) Milton Hershey
- B) Russell Stover
- C) Richard Cadbury

Who are Shakespeare's "Star-crossed Lovers"?

- A) Romeo and Juliet
- B) Anthony and Cleopatra
- C) Ricky and Lucy

Answers: 1) B 2) B 3) A

TRIVIA

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

OUR MISSION STATEMENT

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

FEB 21st - MVFCU'S 86th Birthday!



**MANKATO
UPTOWN OFFICE**
1640 Adams Street
P.O. Box 4399
Mankato, MN 56002

**MANKATO
DOWNTOWN OFFICE**
100 Memorial View Court
P.O. Box 4399
Mankato, MN 56002

LOBBY HOURS
Monday - Friday
9:00AM-5:00PM
Saturday (Uptown Only)
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
PIN Change:
(888) 891-2435

EMAIL

loan@mnvalleyfcu.coop
msa@mnvalleyfcu.coop
info@mnvalleyfcu.coop
www.mnvalleyfcu.coop