



FEB
2021

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 2020 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



REFINANCE SPECIAL

**DRIVE INTO THE
NEW YEAR**

FOR LESS

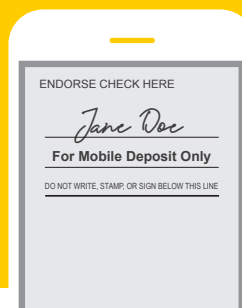
RATES
AS
LOW
AS
2.14%

*APR = Annual Percentage Rate. 2.14% fixed APR is available for terms up to 4 years on auto loans. For example, payments on a \$10,000 loan for 4 years at 2.14% APR would be \$217.57. This offer is subject to normal credit approval and rate may vary based on the applicant's creditworthiness and LTV. No minimum loan amount required. Some restrictions may apply. Call the loan department for details. Offer expires 03/01/2021. Rates as of 12/1/2020. Loan amount not to exceed 100% of the vehicle's value as determined by NADA.

 **MINNESOTA VALLEY
FEDERAL CREDIT UNION**
Member FDIC

MOBILE DEPOSITS GET STARTED ARE SO *Simple*

- 1 Download the **Mobile MVFCU** from the Apple or Google
- 2 Sign the back of your check
- 3 **WRITE**
For Mobile Deposit Only
- 4 Snap a photo of the front of your check.
- 5 Snap a photo of the back of your check.
- 6 Enter the check amount
- 7 Click Deposit



GET THE **APP!**
FAST. EASY. SECURE.

DEPOSIT FROM ANYWHERE

MOBILE BANKING WITH MVFCU

Learn more, visit us at:
mnvalleyfcu.coop





HOW TO BUDGET FOR 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

Love at first swipe! At Minnesota Valley Federal Credit Union we offer a Rewards card that allows you to earn points with each dollar you spend. 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.



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

SUPERVISORY COMMITTEE
P.O. Box 4126
Mankato, MN 56002

LOBBY HOURS
See Website for Updates

DRIVE-UP HOURS
Monday - Friday
7:30AM - 5:30PM
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



SCHOLARSHIP PROGRAM

The Minnesota Valley Federal Credit Union Scholarship Program was created to recognize and assist members of our credit union. We are proud to be able to help students in this way. This year we are offering three \$1,000 and four \$500 scholarships.

This year's 500 word essay question is: Knowing that we have the power today to change the story of tomorrow, how will you prepare for future financial obstacles? Reflect on your personal and your family's experiences. **(Essay tips:** Please share your personal story; use the specifics you identified in the preliminary questions to write your essay) For more information visit: www.mnvalleyfcu.coop/student-scholarships

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 87th Birthday!

