

Top 10 Reasons to Join MVFCU

1. **No Taxpayer Bailouts** - Credit Unions collectively fund the NCUA deposit insurance fund and have never needed to be bailed out by the government and taxpayers, like Wall Street and a great number of large financials. NCUA did borrow \$6 billion from the Treasury, that we are paying back now.
2. **Safe & Secure** - MVFCU is insured by the National Credit Union Administration (NCUA) a U.S. Government Agency (up to \$250,000). As of our most recent full federal exam by NCUA, MVFCU was again given the highest possible rating of a CAMEL (Capital/ Asset quality/ Management/ asset-Liability management) Code 1, which we have earned for the past 7 years. MVFCU currently has \$72 million in assets and \$42 million in loans.
3. **You Have A Voice** - At MVFCU you're not a customer you are a member with voting rights-this is *your* credit union. You can elect or serve on the volunteer Board of Directors who guide our decisions and practices. You can be involved, in fact we want you to be!
4. **Variety of Products and Services** - MVFCU has the financial tools and services to fit your every need. Check out our website or stop in at either location for free brochures on all that MVFCU has to offer.
5. **Superior Rates** - Since MVFCU is a not-for-profit financial institution, we return our profits to our membership through lower loan rates and higher savings rates. You will find that MVFCU consistently has some of the best local market rates and terms.
6. **Lower And Fewer Fees** - Since MVFCU is a not-for-profit financial institution we can operate with lower and fewer fees to our member.
7. **Better Service** - MVFCU works for you, we are focused on people-not profits. We strive to build strong relationships and serve our members to the best of our ability. We pride ourselves in providing knowledgeable assistance, accuracy, and convenience.
8. **Locally Owned And Operated** - We have been serving Blue Earth, Nicollet, and LeSueur counties since 1934, for over 75 years.
9. **Community Involvement & Financial Education Resource** - MVFCU donates time and money to organizations within the community. We also hold several free member educational seminars each year. These seminars provide our members with a strong financial resource.
10. **You'll Always Be A Member** - As long as you maintain your account you will always be a member of MVFCU, even if you move out of the area or served counties. We are your trusted friend, wherever you go.