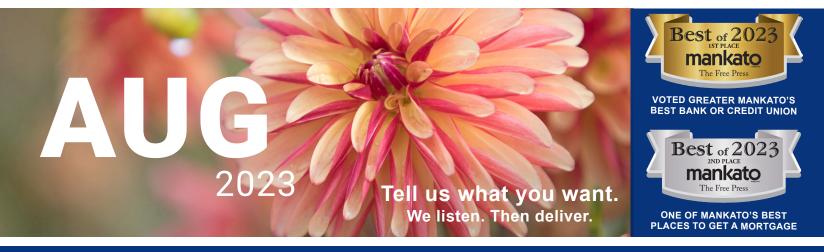


MINNESOTA VALLEY FEDERAL CREDIT UNION

Greater Mankato's Community Credit Union Since 1934



It Pays to Bank Where You're Part Owner®

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



Founded in 1934, MVFCU was originally Mankato Teachers Credit Union. Our first office was a janitor's closet at the Mankato High School and our first CEO, Dave Ling, worked part time. Throughout the years, we continued to serve local businesses and their employees. In the late 90s, we had over 80 businesses or "Select Employee Groups" who made up our membership. In 2001, MVFCU changed to a community charter which allowed us to serve anyone living, working, worshiping or attending school in Blue Earth, Brown, Nicollet, Le Sueur, Waseca or Watonwan Counties. Today, MVFCU has 40 employees, over \$285 million in assets and provides banking services to over 18,000 members.

STUDENT LOANS

Back to school season has arrived! It's time to get what you need to succeed. From buying books to paying for room and board, costs can add up quick. MVFCU is here to help you pay for your education with a Student Plus Loan. The Student Plus Loan is an educational loan supplement to federal financing for full-time, half-time, and part-time undergraduate and graduate students. To learn more about this our student loans, you can visit mnvalleyfcu. coop/student-loans, call 507-387-3055 or email loans@mnvalleyfcu.coop





ASK ABOUT OUR LINE OF CREDIT

A Line of Credit can be your checking account's best friend – there to protect you from accidental overdrafts when you need just a little extra cash flow until the next pay check. Whether it's an unexpected repair, extra expenses that month, an offer you can't refuse, your Line of Credit automatically advances into your checking account when the balance falls below zero. A Line of Credit is your short term cash flow assistant.

Checking made simple: At MVFCU it's our philosophy that your checking account should be straight forward and easy to understand. We offer different accounts, including free checking, each designed to fit the needs of you, the member-owner.



BACK TO SCHOOL SHOPPING WITH CHOICE REWARDS

Back to school season can be expensive for families. Paying with the Choice Rewards Credit Card can save you money and help you reward yourself while you shop. The Choice Rewards Credit Card allows you to earn points with each dollar you spend. You can use these points to redeem merchandise or cash back. Apply online or stop by either of our locations to start earning points today.



VOLUNTEER TO *Foin our* BOARD OF DIRECTORS

OR SUPERVISORY COMMITTEE

AS A MEMBER OF YOUR MVFCU FINANCIAL COOPERATIVE YOU ARE ELIGIBLE TO SERVE ON THE VOLUNTEER BOARD OF DIRECTORS OR SUPERVISORY COMMITTEE. TERMS RUN FOR 3 YEARS. IF YOU'D LIKE TO LEARN MORE PLEASE E-MAIL INFO@MNVALLEYFCU.COOP

ORTGAGE OUR LOCAL HOME LOAN EXPERTS

EQUAL HOUSING LENDER | NMLS ID 504851 | FEDERALLY INSURED BY NCUA

AVOID SCAMS

RED FLAGS

- Urgent situations
- Requesting money
- Spelling & grammar errors
- Mentioning fake products
- Asking for personal information
- Needing to take action immediately



There have been recent scams involving imposter fraud.

MVFCU wants to share with you some ways to spot these

WHAT NOW

Don't click any links

Report the incident

Delete the message

Block the number

Don't give out your info

Stay calm



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

OUR MISSION STATEMENT

abor Day

Closed

Sept 4

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.



Scan to Apply



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

Monday - Friday 9am-5pm Saturday (Uptown Only) 8am-12pm

DRIVE-UP HOURS

Monday - Friday 7:30am - 5:30pm Saturday 8am-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

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



scams and how to avoid them.