

SEPT
2023

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



VOTED GREATER MANKATO'S
BEST BANK OR CREDIT UNION



ONE OF MANKATO'S BEST
PLACES TO GET A MORTGAGE

It Pays to Bank Where You're Part Owner®

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

YOUR
HOME
IS WHAT YOU
MAKE IT

Make it
something
great with a
Home Equity
Loan from
Minnesota
Valley Federal
Credit Union.



Check Fraud

Be careful about putting checks into your mailbox. Fraudsters have adapted a popular mail scam using a technique called "check washing" to scam you out of your money. The U.S. Postal Inspection Service (USPIS) said scammers will steal signed checks from your mailbox and use chemicals to remove the dollar amount, then write over it to a larger dollar amount. They'll then wash away the recipient's name on the check and make it payable to a fake identity before cashing it.

What can you do to protect yourself?

- Only drop checks into the blue secure mail pickup areas- try to avoid mailing checks. If you still want to use checks, remember to use the blue mail boxes to add security.
- Pay your bills a different way- set up an automatic payment or ask your provider for different payment options.
- If you suspect possible mail fraud, please contact the local police.

Photo Credit: Kristen - stock.adobe.com

VOLUNTEER TO
Join 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

SHRED DAY

SAT. OCT. 14th, 9am-11am

At Both
Locations

HOW MUCH CAR CAN I AFFORD?

When it comes to car shopping, you might wonder what type of vehicle you can afford to buy. You might prefer an expensive car over an economy car, but your budget holds the truth to what you can really afford. Financial experts answer this question with a simple rule of thumb. You should try not to spend more than 10%-15% of your take home pay on a car loan

payment. Your loan amount, down payment, loan term, credit score and vehicle you choose can all alter your payment for a loan. It's a good idea to start at a low-budget price when searching for vehicles. You can use your target price below the total amount you think you can afford. There are fees such as tax and licensing that can add up to be expensive.

DID YOU KNOW?

Text Banking is an easy way to get small bits of your account information quickly. Simply text one of our short codes to 454545 and you will receive the information via text message.
BAL = Current Primary Account Balance
LAST = Last 5 Transactions BAL
ALL = All Current Account Balance

HABITAT FOR HUMANITY

A group of our wonderful staff volunteered their time to help paint a Habitat for Humanity House in Saint Peter! Habitat for Humanity is a volunteer-dependent organization; without great volunteers, they cannot accomplish the mission of providing safe and affordable housing for hard-working families in South Central Minnesota.

Did you know? According to Habitat for Humanity, studies show folks who volunteer live longer and hold higher levels of self-confidence. By making a difference, having fun, and feeling appreciated, you benefit in several ways!



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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.

Monday, Sept 5

**Labor Day
CLOSED**



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

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

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