

DEC
2023



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,
Watonswan Counties

**Need some
DOUGH
for the
Holidays?**

**UP TO \$3,500
at 8.99% APR***

**HOLIDAY
CASH**

Don't let cash stress you out this holiday season. Minnesota Valley is here to help take some of the burden with a low-interest holiday loan. It's a simple way to pay for the extra expenses, such as travel, gifts, or food that seem to rise up during the holidays. MVFCU is here to make this season of giving a breeze!

Call or Apply online.

*APR = ANNUAL PERCENTAGE RATE. 8.99% FIXED APR FOR TERMS UP TO 12 MONTHS. THE MINIMUM MONTHLY PAYMENT IS \$100. ON A \$3,500 LOAN WITH A TERM OF 12 MONTHS, THE MINIMUM MONTHLY PAYMENT IS \$306.05. MAXIMUM TERM IS 12 MONTHS. THIS OFFER IS SUBJECT TO NORMAL CREDIT QUALIFICATION. SOME ADDITIONAL RESTRICTIONS MAY APPLY. THIS OFFER IS AVAILABLE UNTIL 2/15/2024



**PICK UP A FREE 2024
CALENDAR**

AVAILABLE IN
THE LOBBY
While Supplies Last
Max 4 per Member

**HOLIDAY
SHOPPING
WITH THE MVFCU
REWARDS
CREDIT CARD**

Believe it or not, it's holiday shopping season. By using your Choice Rewards credit card for holiday shopping, you get to rack up those points so that you can use your rewards for other gifts and expenses or take a mid-winter vacation somewhere warm.

Apply today: mnvalleyfcu.coop/mvfcu-choice-rewards-credit-card



**It Pays
to Bank
Where
You're
Part
Owner!**



Giving back to our member-owners is one of the benefits of MVFCU membership. In addition to enjoying lower loan rates and higher dividends, our members can receive a bonus/co-op 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. We are giving away \$90K in 2023 bringing the new total to \$790K. 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 co-op patronage dividend on your next statement!

HOLIDAY WISH LIST

Celebrate the holidays with MVFCU! Join in on the fun with our coloring contest and complete your Christmas Wish List to be entered to win!

Bring your coloring page and Wish List to MVFCU. Send it to Santa by dropping it off at the drive-up window at either location between December 1st and December 20th.

We will select 6 winners that will receive a \$25 deposit into their youth savings account! Winners will be announced December 21st.



Look for this coloring sheet in the mail.

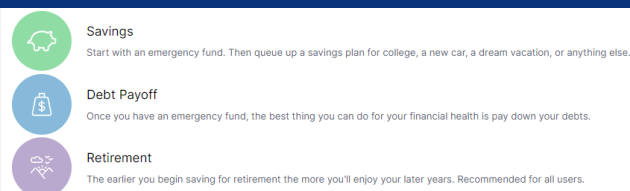
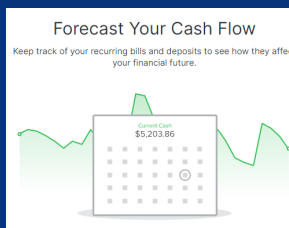
MVFCU is sponsoring
Kiwanis Holiday Lights on
Wed., Dec. 13th!

Visit our staff and bring a non-perishable food item to donate.
Located in Sibley Park at
903 Park Ln, Mankato.



Money Management Tool

Your Budget's Best Friend: The hardest part of creating a budget is being organized and figuring out where to start. Our Money Management tool helps to track income and expenses to show you the exact dollar amounts of spending. With the capability to link live accounts from other financial institutions, our Money Management tool helps you look at the full financial picture in real time. Log into online bank and select the Money Management platform to get started on your way to managing cash-past, present and future.



Trinette Risting

Vice President of Member Service Operations

Thank you for your hard work and dedication over the last 25 years at Minnesota Valley Federal Credit Union! Your loyalty and hard work have proven a strong presence in our organization. We truly appreciate every bit of it. Thank you for being by our side for all these years- Congratulations, Trinette!

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

Holiday Skip-A-Pay

MVFCU's Skip-A-Pay Program allows you to skip your monthly consumer loan payment one time over a 12 month period.

VISIT A LOCAL BRANCH OR
CONTACT THE LOAN DEPARTMENT
FOR MORE INFORMATION.



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.

Dec 25th

Closed Christmas Day

Dec 26th

Open Regular Hours

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