

# JAN

## 2024

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



VOTED GREATER MANKATO'S  
BEST BANK OR CREDIT UNION

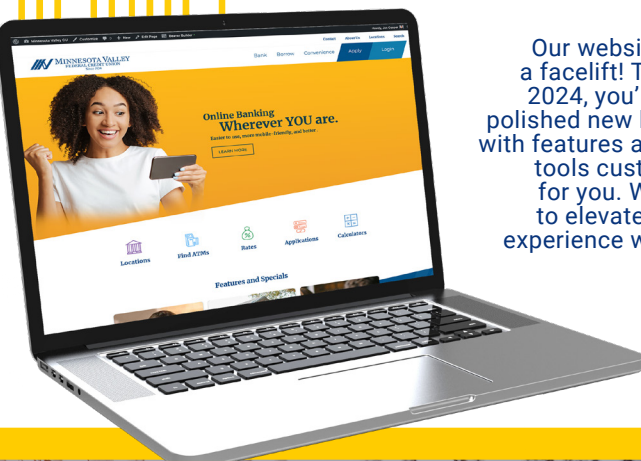


ONE OF MANKATO'S BEST  
PLACES TO GET A MORTGAGE

## It Pays to Bank Where You're Part Owner®

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

## SAY HELLO NEW WEBSITE COMING!



Our website is getting a facelift! This January 2024, you'll discover a polished new look, loaded with features and financial tools customized just for you. We're thrilled to elevate your online experience with MVFCU!

## CHECK OUT OUR LOAN RATES!



Rates have been fluctuating in your favor, call us today to see how we can help you finance your dreams.

## SHARE CERTIFICATE SPECIALS AVAILABLE



Share Certificates are a safe way for you to earn an excellent, guaranteed return on your investment dollar. Take advantage of our limited time offer and watch your savings grow. Call or visit our website at [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop) to learn more.

## MAKE YOUR OWN TRACKS THIS WINTER!



### RECREATIONAL VEHICLE LOANS

- Flexible Term Options
- Low Cost Financing
- Personalized to Your Lifestyle



## NEW RIDE 4 THE NEW YEAR

Let us take you there! Whether you want to refinance your current vehicle or purchase a new or gently used one, we offer a variety of financing options to put you in the driver's seat.



Rev. 10/21

## FACTS

### WHAT DOES MINNESOTA VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and transaction history
- income and employment information

When you are *no longer* our member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Minnesota Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Minnesota Valley Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 507-387-3055 or go to [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)

## What we do

<b>How does Minnesota Valley Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Minnesota Valley Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or make deposits or withdrawals from your account</li> <li>▪ use your credit or debit card or apply for financing</li> <li>▪ provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Minnesota Valley Federal Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Minnesota Valley Federal Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include advertising/marketing agencies, credit card companies and insurance companies.</i></li> </ul>

## Other important information

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## YOUTH SAVINGS ACCOUNT

Now is a great time to open a youth savings account and use the cash from the holidays as a tool to teach youth about the importance saving money and managing finances. Having a conversation about positive money habits can start at an early age and benefit children as they enter adulthood. Opening an account is simple. We have no monthly account fees, no minimum balance, a mobile app so kids can easily view their accounts and online learning tools to support financial education.



## NEW YEAR'S RESOLUTIONS

We want to help you crush your new year's resolutions! Whether it's creating goals or crossing the finish line, we want to celebrate all stages of your achievements. Now is the perfect time to make a plan for your financial goals in 2024. We have the products and services available to help you strive!

## ONLINE BANKING & AUDIO RESPONSE TELLER

Sign up for our free and easy Online Banking and Audio Response Teller (ART). Ask us how to get enrolled to manage your finances from the comfort of your home. Call or visit our website at [mnvalleyfcu.coop](http://mnvalleyfcu.coop) to learn more.



Six coworkers  
not featured in photo

# Happy New Year!

## THANK YOU FOR ANOTHER GREAT YEAR



## 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.

**January 1st** | Closed New Year's Day

# HOLIDAY CASH

## IS STILL HERE

The extra expenses around the holidays can add up and we're here to help. Our Holiday Cash loan is a low-interest personal loan used as a tool to help cover costs during the holiday season. Apply today!

### 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-12pm

### 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](mailto:loan@mnvalleyfcu.coop)

[msa@mnvalleyfcu.coop](mailto:msa@mnvalleyfcu.coop)

[info@mnvalleyfcu.coop](mailto:info@mnvalleyfcu.coop)

[www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)

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