

JUL  
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,  
Watonwan Counties

GREATER  
*Best of Mankato*

*Thank  
you*

- \$285 MILLION  
IN ASSETS
- OVER 18,000 MEMBERS
- 40 EMPLOYEES
- SERVING SIX COUNTIES WHERE  
WE WERE BORN AND RAISED
- LOW LOAN RATES, HIGH SAVINGS RATES,  
LOW OR NO FEES, HIGH QUALITY SERVICE



Voting was conducted  
by readers of  
The Free Press Media



GREATER  
MANKATO'S  
COMMUNITY  
CREDIT UNION  
SINCE 1934

We are honored  
to be recognized  
as one of the top  
Banks or Credit  
Unions for the  
last 12 years.

2013 – 1<sup>ST</sup>  
2014 – 2<sup>ND</sup>  
2015 – 1<sup>ST</sup>  
2016 – 1<sup>ST</sup>  
2017 – 1<sup>ST</sup>  
2018 – 1<sup>ST</sup>  
2019 – 1<sup>ST</sup>  
2020 – 2<sup>ND</sup>  
2021 – 1<sup>ST</sup>  
2022 – 1<sup>ST</sup>  
2023 – 1<sup>ST</sup>  
2024 – 1<sup>ST</sup>

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ENJOY MORE  
*Family Time!*  
BOAT LOANS

FUND YOUR  
*Fun!*  
ATV LOANS

Is your  
**MasterCard Debit**  
**Card expiring soon?**

Your debit card is good through the entire expiration month. We will ship a card to you during the month of expiration, free of charge, no contact necessary. Please make sure that we have an updated address on file when your card is coming to expire.



## SCHOLARSHIPS

Minnesota Valley Federal Credit Union awarded \$10,500 in Student Scholarships to members who will continue their education during Fall of 2024 and Spring of 2025. Recipients prepared a 500-word essay answering the question: Who has inspired you for your personal growth, to make a positive difference and why? The 2024 scholarship recipients are Samantha Chaffee, Michelle

Reinhardt, Silas Simpson, Kelsey Krieg, Landon Dimler, Rachel Scott, Christopher Vasquez, Bradley Wolfe, Kendal Brown, Sky Gassman, Brenna Considine, Braeden Hendel and Kendra Albers. Congratulations to this year's recipients and thank you to the many applications who submitted an essay. Next year's scholarship application will be posted on our website in November 2024.

SCORE  
WITH A **BIG**  
**HOME**  
EQUITY  
**LOAN**

Ready to score big on your financial goals? Whether you're planning renovations, consolidating debt, or funding important milestones, our flexible home equity loan options provide the boost you need. With our competitive rates and flexible terms, you can slam dunk your financial goals.

## Stay One Step Ahead

### Protect Your Finances with These Essential Fraud Prevention Tips

#### Enable Two-Factor Authentication (2FA)

- Add an extra layer of security by enabling 2FA on all financial and personal accounts.
- Use apps like Google Authenticator or text message codes for verification

#### Monitor Your Accounts Regularly

- Check your bank and credit card statements frequently for unauthorized transactions.
- Set up transaction alerts to receive notifications of any unusual activity.

#### Use Credit Monitoring Services

- Consider enrolling in a credit monitoring service that can alert you to changes in your credit report.

- These services can provide early warning of potential identity theft.

#### Use Secure Networks

- Avoid using public Wi-Fi for banking or financial transactions.
- Use a VPN (Virtual Private Network) to encrypt your internet connection when accessing sensitive information.

#### Educate Yourself on Current Scams

- Stay informed about the latest fraud tactics and scams.
- Follow trusted sources such as the Federal Trade Commission (FTC) or your credit union's alerts for updates on new threats.



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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.

**June 16**

Happy  
Father's Day



**July 4**

Closed  
July 4th



**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-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

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info@mnvalleyfcu.coop  
www.mnvalleyfcu.coop