

SEPT  
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

## 2024 BOARD MEMBER UPDATE

We're excited to share that both Tom and Sandy, who are up for reelection this year, have expressed their desire to continue serving as directors. Since there are no other candidates and no vacancies, we won't be holding an election in 2024.

However, if you're interested in getting involved in the future, we'd love to hear from you!

Thank you for your continued support, and we look forward to seeing you at MVFCU's 89th Annual Meeting! Join us at the Courtyard Hotel on Tuesday, October 29. Supper starts at 5:45 PM, followed by the meeting at 6:00 PM.



## The Future IS ELECTRIC

**Ready to ditch the gas pump and go green?** MVFCU's auto loans make it easy to charge into the future with an electric vehicle. Save on fuel, reduce your carbon footprint, and enjoy the latest in automotive technology. The future is electric—get plugged in and start your journey today!

## 5 SIMPLE TIPS to Boost Your Savings

Saving money doesn't have to be complicated. With a few smart strategies, you can make the most of your income and build a healthy financial future. Here are five of our favorite money-saving tips:

- **Automate Transfers:** The easiest way to save is to set it and forget it. By automating transfers from your checking to your savings account, you make saving a regular habit. It's like paying yourself first—before you even think about spending!
- **Track Spending:** You can't save what you don't know you're spending. Keep an eye on where your money goes each month. Whether you use an app or a simple spreadsheet, tracking your expenses helps you spot unnecessary spending and make adjustments.
- **Delay Purchases with the 30-Day Rule:** Before buying a non-essential item, wait 30 days. This cooling-off period helps curb impulse buying and gives you time to decide if you really need or want the item. Often, you'll find that the urge to buy passes, and you've saved money without even trying.
- **Pay Off High-Interest Debt:** Interest on debt, especially credit cards, can eat away at your finances. Focus on paying off high-interest debt as quickly as possible. You'll save money on interest and free up cash for other priorities.
- **Shop Consignment and Thrift Stores:** Why pay full price when you can find quality items for less? Thrift and consignment stores offer great deals on clothing, furniture, and more. It's an eco-friendly way to shop and a great way to stretch your budget.

At MVFCU, we're here to support your financial wellness with practical tips and useful tools. Whether you're automating your savings or looking for ways to manage debt, we've got the products and services to help you succeed. Start implementing these simple tips today and watch your savings grow!

## A Home Inspection is Your Best Friend

When buying a home, a standard home inspection is like a detective's flashlight, shining a light on the property's true condition. It offers peace of mind by uncovering potential issues before you're locked in. If the inspection reveals major problems, you can negotiate repairs or walk away, thanks to the inspection contingency. This is separate from an appraisal, which simply confirms the home's value for the lender. Though it adds a small cost and a step to the process, an inspection can save you from future surprises, helping you understand necessary repairs now and later.



# Free SHRED DAY

SAT. OCT. 12th, 9am-11am

At Both  
Locations



## UNLEASH THE INNER ARTIST

**Your Home: The Blank Canvas of Your Dreams! Is your inner artist itching to create?**

With a home equity loan, your house becomes your masterpiece. From a sleek new kitchen to a stunning garden studio, let your creativity run wild! Your home's equity is the palette, and you hold the brush. Make your vision a reality—because at MVFCU, we believe in the art of possibility!

## DID YOU KNOW?

Sign in to online banking and activate text banking to get small bits of your account information quickly. After you sign up, 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

## 89th ANNUAL MEETING

### October 29th

### Courtyard by Marriot

Watch for additional details on our website, newsletter and Facebook page in September.



## 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.

Sept 2 | Labor Day Closed

Oct 12 | FREE Shred Day

Oct 29 | Annual Meeting

**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  
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(877) 886-9100  
Lost/Stolen Card:  
(800) 234-5354  
PIN Change:  
(888) 891-2435

### EMAIL

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