

OCT
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,
Watonswan Counties



IMPORTANT NOTICE: Home Warranty Letters

We've been made aware that some members are receiving letters about Home Warranties that appear to be from Minnesota Valley Federal Credit Union. Please note, these letters are not from us. These letters use our name and reference your mortgage

details, but in small print, they reveal the sender is someone else. These companies access public county records and send out these misleading solicitations. If you receive one of these letters and are unsure, feel free to contact us directly at 507-387-3055.



JOIN US FOR MVFCU'S 89th ANNUAL MEETING!

October 29, 2024

Annual Meeting: We're thrilled to invite you to our Annual Meeting on October 29th, 2024, at the Courtyard by Marriott Hotel & Event Center in Mankato! This is your chance to get an inside look at how your credit union is thriving. We'll be discussing our strong financial standing, current economic trends, and exciting plans for the future. We're also excited to welcome our guest speaker, Susan Arntz, the City Manager of Mankato, who will share her valuable insights with us. Plus, members can enter for a chance to win cash prizes and giveaways! But that's not all—this event is a great opportunity to meet the dedicated employees and volunteers who keep your credit union running smoothly. We value your input, and our entire community benefits from the ideas and involvement of members like you!

Who: All MVFCU members are invited

Date: October 29th, 2024

Time: Member Appreciation Dinner - 5:30
Annual Business Meeting - 6:30

Where: 901 Raintree Rd, Mankato, MN 56001

RSVP TODAY by visiting mnvalleyfcu.coop
or calling us at 507-387-3055

WE CAN'T WAIT TO SEE YOU THERE!



DRIVE AWAY HAPPY

Lower rates, smoother payments—get behind the wheel with MVFCU auto loans. What's better than driving off the lot in a new car? Knowing you got a great deal on your loan! At MVFCU, we offer low rates and flexible terms that will keep your payments smooth and easy, so you can drive away with a smile.

Drive happy today—apply for your auto loan at MVFCU!

INTERNATIONAL CREDIT UNION DAY OCTOBER 17, 2024

On October 17, 2024, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 76th anniversary of this annual event, which will be celebrated under the theme of "One World Through Cooperative Finance". Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 403 million members in 98 countries worldwide. More than 82,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change. Since 1948, International Credit Union Day® has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.



LOW RATE, HIGH VALUE

Enjoy 14.24%* Interest, Fewer Worries, and More Rewards!



Tired of high-interest credit cards eating away at your savings? With our Rewards Credit Card, you get a low, steady 14.24%* APR, meaning you keep more of your hard-earned money. Plus, you'll still earn rewards with every purchase—whether it's groceries, gas, or dining out.

Why pay more when you don't have to? A high-interest card means more of your payment goes toward interest, leaving less in your pocket. But with our 14.24%* rate, you can keep your balance under control, enjoy peace of mind, and still benefit from rewards on your everyday spending! Apply Today! Start enjoying fewer worries and more rewards with the power of a low 14.24%* interest rate. Visit our website or stop by a branch to get started.

If you carry a balance on your credit card, we also offer our Classic Card with a phenomenally low rate of 11.74%*. Contact us to get started today!

*The Choice Rewards MasterCard Annual Percentage Rate (APR) is 14.24%. Your APR may vary. The rate is determined by adding 6.75% for purchases, cash advances, and balance transfers to the Prime Rate. The Prime Rate is used to determine your APR and is the rate published in the "Money Rates" table of The Wall Street Journal on the statement cycle date of each month. The MasterCard Classic Annual Percentage Rate (APR) is 11.74%. Your APR may vary. The rate is determined by adding 6.75% for purchases, cash advances and balance transfers to the Prime Rate. The Prime Rate is used to determine your APR and is the rate published in the "Money Rates" table of The Wall Street Journal on the statement cycle date of each month.



TruStage Insurance

As a valued member of Minnesota Valley Federal Credit Union, we're here to help you safeguard your family with insurance that fits your life—and your budget. Insurance the Credit Union Way At MVFCU, we believe that insurance is a key part of a solid financial plan. That's why we've partnered with TruStage to offer reliable, affordable coverage options. Whether you're

looking for a great rate on auto insurance or want to ensure your life insurance provides the right level of protection, TruStage is here to help. With straightforward information, real value, and dependable service, TruStage makes it easy to feel confident that you and your family are covered—no matter what life brings your way. For more details or to enroll, visit our website or call TruStage directly at 1-855-591-9026.



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.

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

Lost/Stolen Card:

(800) 234-5354

PIN Change:

(888) 891-2435

EMAIL

loan@mnvalleyfcu.coop

msa@mnvalleyfcu.coop

info@mnvalleyfcu.coop

www.mnvalleyfcu.coop

OCT 14 | Indigenous Peoples' Day. CLOSED for employee training. **OCT 17** | International Credit Union Day **OCT 29** | 89th Annual MVFCU Meeting **OCT 31** | Happy Halloween!

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