

**NOV**  
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

*Skip a Payment*

**Holiday shopping on your mind?**

Lighten the load with MVFCU's Skip-A-Payment Program! You can skip one monthly payment on your consumer loan over a 12-month period. *Tip: Use that extra cash for holiday fun (or an emergency stash, we won't judge!).*

Visit your local branch or contact the loan department to take advantage of this opportunity.



## UNLOCK YOUR HOME'S HIDDEN POTENTIAL WITH A HOME EQUITY LOAN

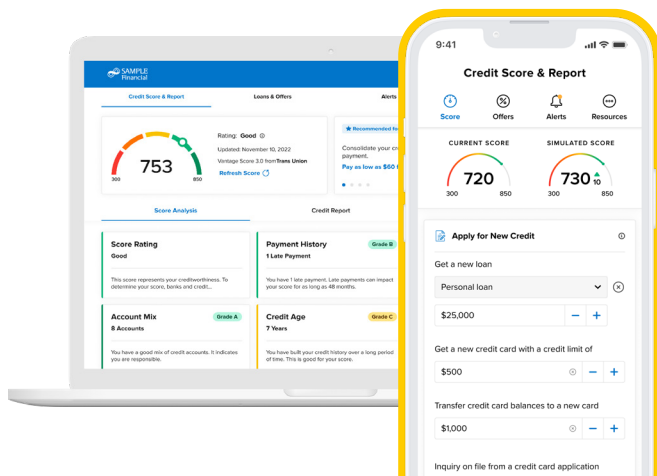
Ready to tackle those home improvement projects? MVFCU's Home Equity Loan can help you access the funds to make your dream remodel happen—whether it's creating a cozy winter retreat or fixing up the space before your in-laws visit for the holidays! *Tools, paint, and maybe even peace of mind—this loan covers it all.*

Contact us to explore your loan options.

## MOBILE DEPOSIT “SNAP. SEND. DONE.”

No time for errands? On the job site, in the car, at the grocery store—wherever you are, mobile deposit has your back! Simply download the MVFCU app, snap a picture of your check, and send it in seconds. *It's so easy, you'll wish depositing checks was an Olympic sport.*

Experience the ease today—download the app and get started!



## CREDIT SCORE. *and More.*

Staying on top of your credit has never been easier. With one powerful tool inside of our mobile app and online banking, you have the power to access your credit score, full credit report, credit monitoring, financial tips, and education. You can do this anytime and anywhere, and for free. The best part is you can do all of this without impacting your credit score.

### Benefits of Credit Score

- Daily access to your Credit Score
- Real-time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers

The benefits are endless! You now have access to your credit score and report in our online banking and mobile app.

## TEAMWORK IN ACTION!

MVFCU partnered with Mankato Kids Against Hunger to make 11,448 meals for hurricane relief in the Southern States.



## DON'T LET SCAMMERS STEAL YOUR HOLIDAY SPIRIT!

'Tis the season for scams! If you get a suspicious call claiming to be from "Minnesota Valley Federal Credit Union" asking for your debit card number, SSN, or other personal info, hang up. **Scam artists are out in full force this time of year, but we've got your back.**

*Remember: If something feels off, trust your instincts and give us a call directly at 507-387-3055.*



## MVFCU SCHOLARSHIP PROGRAM

The MVFCU Scholarship Program is back, and we're offering seven \$1,000 and six \$500 scholarships to help support our members in their educational journeys. Submit a 500-word essay or a 2-4 minute video answering the question: *Applicants will complete a 500-word essay on the topic:*

***What is the greatest gift you have ever received (object or life experience)? How did it impact you when you received it and does it still hold meaning now? Would life be different if the "gift" was never received?***

*Hint: Think beyond the material—your story is the real gift here!*

**Ready to get started? Visit our website for all the details and apply today!**



## BLACK FRIDAY SURVIVAL KIT

(with a Financial Twist)

### Survive Black Friday with MVFCU Perks

Black Friday chaos is coming! Arm yourself with financial tools from MVFCU—like our low-interest credit cards, overdraft protection, and mobile banking—to make it through unscathed.

No more maxed-out cards, surprise fees, or long lines at the ATM.

**Plan ahead and shop smart with MVFCU by your side!**



## WINTERIZE YOUR FINANCES

Winter is  
Coming...  
Is Your  
Budget  
Ready?



Just like you winterize your home, you can winterize your budget with MVFCU. Build a financial buffer with a **Savings Account**, streamline bills with **Auto Pay**, and stay on track with **Budget Tools** through our online banking system.

Because nobody wants a financial freeze this winter!

**Talk to us about how to winter-proof your finances.**



## 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

NOV  
3 | Daylight  
Savings

NOV  
11 | Veteran's  
Day

CLOSED  
Nov 28

Thanksgiving  
Day



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