

FEB
2025



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,
Watwan Counties



SWIPE RIGHT ON
LOVE!

EARN
REWARDS
& SAVE BIG

This Valentine's Day, fall in love with a credit card that gives back with every swipe. Whether you're planning a romantic dinner or treating yourself, MVFCU has the perfect card for you:

Rewards Credit Card:

- Earn one point for every dollar you spend.
- Redeem points for travel, gift cards, cashback & more.
- Enjoy a competitive **14.24% APR.**

Classic Credit Card:

- Simplify your finances with a low, no-frills **11.24% APR.**
- Ideal for balance transfers or keeping interest costs minimal.

Celebrate love (and savings) this February by choosing the card that fits your lifestyle. Apply for your perfect card today!

*The Choice Rewards MasterCard Annual Percentage Rate (APR) is 14.24%. Your APR may vary. The MasterCard Classic Annual Percentage Rate (APR) is 11.24%. 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.



DRIVE INTO
SAVINGS
THIS WINTER

Thinking about a new ride or lowering your current car payment?

MVFCU's auto loans have you covered:

Low Rates: Competitive financing for new and used vehicles.

Flexible Terms: Payment plans tailored to your budget.

Refinancing Options: Save money by lowering your existing interest rate.

**DON'T LET
LOVE COST YOU**
Protect Yourself from Romance
Scams This Valentine's Season



Valentine's Day is a time for love, but unfortunately, it's also a time when scammers prey on unsuspecting individuals. Romance scams often start online, with fraudsters pretending to build a relationship while aiming to steal your money or personal information.

Here's how to protect yourself:

Verify Before You Trust: If someone you meet online asks for money, even for an "emergency," pause and verify their identity.

Be Wary of Over-the-Top Stories: Scammers often spin dramatic tales to gain sympathy or urgency.

Keep Your Financial Info Private: Never share account numbers, passwords, or Social Security details, even if you think you can trust someone.

Check for Red Flags: Scammers often avoid video calls or in-person meetings and may ask for payments through unusual methods like gift cards.

This Valentine's Day, protect your heart—and your wallet. If you suspect a romance scam, report it immediately to the authorities and MVFCU.

Visit our website to learn more about fraud prevention and keep your finances safe year-round.



MVFCU'S
91st
BIRTHDAY!
FEBRUARY 21

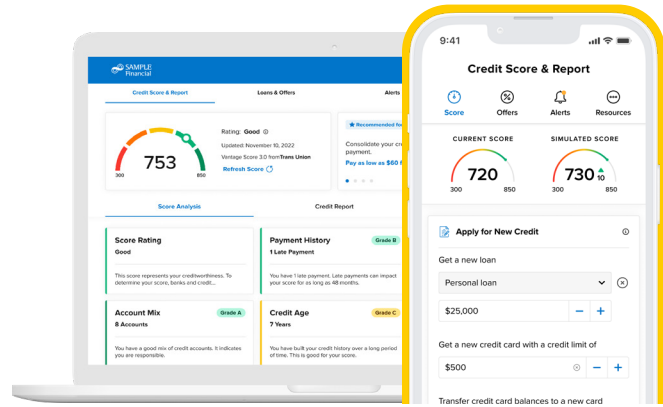
CREDIT SCORE. *and More.*

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.



MANAGE YOUR MONEY, YOUR WAY WITH MVFCU CARDS!

Take control of your finances with MVFCU's feature-packed debit + credit cards:

- **Instant Issue:** Lost your card? Visit a branch and walk out with a new card ready to use.

- **Smart Controls:** Turn your card on/off, limit spending amounts, and restrict purchase types—all in our mobile app.
- **Real-Time Alerts:** Stay updated with instant notifications for transactions.

Banking has never been easier or more secure.

INVEST IN YOUR FUTURE MVFCU Scholarships Are Here!



Your future is bright, and we want to help you achieve your goals. MVFCU is offering:

- Seven \$1,000 Scholarships
- Six \$500 Scholarships

If you're pursuing post-secondary education in the fall of 2025, we want to hear from you! To apply, write a 500-word essay on:

"How do you make the world a better place?"

Applications are due by April 1, 2025. Don't miss this opportunity to invest in your future! Apply for a scholarship on our website today!

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.



Feb 14 | Valentine's Day **Feb 21** | MVFCU 91st Birthday!

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

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