

SEPT
2025

Tell us what you want.
We listen. Then deliver.

**BEST BANK OR
CREDIT UNION**



**BEST PLACE TO
GET A MORTGAGE**



It Pays to Bank Where You're Part Owner®

Serving Blue Earth, Brown,
LeSueur, Nicollet, Waseca,
Watonswan Counties



Your Home Called. It Wants a New Project.

Got a big idea and no room in the budget? A home equity loan or line of credit can help you bring your vision to life without the high-interest hassle. Whether you're remodeling the bathroom, building a backyard escape, or creating your dream kitchen, your home's value could help fund the project. Let your house do some of the heavy lifting. We'll handle the paperwork.

Your Car MIGHT BE WORTH REFINANCING

If you financed your auto loan somewhere else, we'd love to take a peek. Our rates are competitive, and our process is friendly.

Plus, local service = less hold music.



SURPRISE

You've Got Perks!

Being a member of MVFCU means more than just having an account. It means surcharge-free ATM access at thousands of MoneyPass locations, shared branching nationwide, local decision-making, and no-nonsense checking accounts with no hidden fees. Not to mention low-rate loans and friendly service from people who actually know your name. You're not just a customer, you're part owner. And that comes with benefits.



QUIZ:

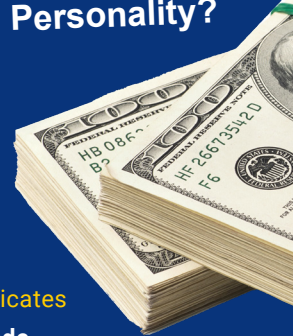
**What's
Your Loan
Personality?**

Let's play a quick game.

You just came into a little extra cash. What do you do?

- A) **Stash it for a rainy day**
→ Check out our [Share Certificates](#)
- B) **Start planning a home upgrade**
→ A [Home Equity Loan](#) might be right for you
- C) **Book that vacation you've been dreaming of**
→ Try a [Personal Loan](#)
- D) **Tackle that high-interest credit card debt**
→ Ask about [Credit Card Refinancing](#)

No matter your answer, MVFCU has an option to help make it happen without stress, gimmicks, or judgment.



Free SHREDDAY

SAT. SEPT. 20th, 9am-11am

At Both
Locations

90th ANNUAL MEETING

October 28th
Courtyard by Marriot
Guest Speaker!

MARK YOUR CALENDAR!

We're excited to welcome you to MVFCU's 90th Annual Meeting on Tuesday, October 28, 2025, at the Courtyard by Marriott in Mankato. This is your chance to hear updates on our current financial standings, gain insights from fellow credit union

members and staff, and celebrate another strong year of member-owned success. As always, your voice matters because you're not just banking here, you're part of what makes MVFCU thrive. Watch for more details coming soon!



FRAUD WATCH

THE TEXT TRAP IS REAL

Scammers are getting sneaky with fake text messages that look like they're from your credit union, a delivery company, or even your bank. These messages often say something like "Unusual activity detected" or "Click here to confirm your account."

Here's the truth: MVFCU will *never* ask you to click a link or provide personal info by text.

If you get a weird message: Don't click, don't respond, and definitely don't panic. Just call us directly or stop by. It's always safer to double-check than to deal with the headache of fraud.

We're here to help. No shame, no blame, just support.



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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.

Sept 1 | Labor Day
Closed

Sept 20 | FREE
Shred Day

Oct 28 | 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
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(877) 886-9100
Lost/Stolen Card:
(800) 234-5354
PIN Change:
(888) 891-2435

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