

JUN 2026

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, Watonwan Counties



SCAMMERS DON'T TAKE A SUMMER BREAK.

Remember, MVFCU will never ask for your PIN, account details, or one-time passcodes by phone, email, or text. If something feels suspicious, hang up and contact us directly. Stay alert and keep your information safe all summer long.



SONGS ON THE LAWN

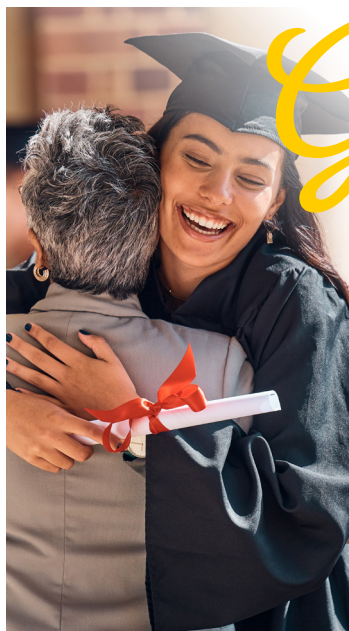
THURS, JUN 4, 11, 18 & 25



CRUISE INTO SUMMER SAVINGS

- ▶ Low rates, more in your tank
- ▶ Pre-approvals for confident shopping
- ▶ Local decisions. Personal service.

NMLS ID 504851 | FEDERALLY INSURED BY NCUA



Grad SEASON

GIVE GRADS THE GIFT OF SMART STARTS

Congrats to the Class of 2026!

Whether your grad is heading to college or the workforce, we're here to help them take their next financial steps.

- Student loans for education goals
- Youth or young adult accounts to encourage saving and spending wisely
- Tips on credit-building, making payments, or setting up direct deposit with their first job

We've got the tools to help grads turn their tassels into financial triumphs.

UNLOCK MORE FROM YOUR HOME THIS SUMMER

Unlock More From Your Home This Summer

Your home could be the key to making big summer plans happen. Whether you're upgrading your space, consolidating debt, or planning your next adventure, MVFCU is here to help.

- Home improvements & renovations
- Outdoor living projects
- Summer travel & more

Enjoy competitive rates, flexible terms, and quick approvals with an MVFCU Home Equity Loan or HELOC.





Buying your first home? Upgrading? Downsizing?
June is the perfect time to make a move.

MVFCU OFFERS:

- Personalized support from local experts
- Great low rates and flexible terms
- Programs for first-time buyers and seasoned movers alike

Let us help you find the loan that fits your dream—and your budget. Your summer sanctuary is waiting.

MONEY LESSONS *from Dad*

This Father's Day, we're celebrating the financial wisdom only dads can give.

"Don't spend it all in one place."

"If you can't pay cash, you can't afford it."

"Why go out to eat when we have food at home?"



Share Certificates

A safe way for you to earn an excellent, guaranteed return on your investment dollar.

*Visit our website for more information



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

ART: (507) 387-3088

EMAIL

loan@mnvalleyfcu.coop
msa@mnvalleyfcu.coop
info@mnvalleyfcu.coop
www.mnvalleyfcu.coop

FUND YOUR SUMMER PROJECTS 3.99%

INTRO FOR 12 MONTHS

HOME EQUITY LINE OF CREDIT



Turn your home's equity into the upgrades, adventures, and improvements you've been dreaming about this summer. Whether it's a new patio, landscaping, debt consolidation, or a family getaway, an MVFCU Home Equity Line of Credit gives you flexible access to funds when you need them.

Apply today and make this summer your best one yet.

*Limited-time offer *APR= Annual Percentage Rate. 3.99% variable APR for terms up to 180 months. 3.99% APR is in effect for first 12 months on new Home Equity Line of Credits with LTV < 70%=6.50%, LTV 71%-80% = 7.00%, LTV 81%-90% = 7.75%. After 12 months the normal indexed rate will apply. The rate is a variable rate and the maximum rate that may apply is 15.00% APR. Offer only applicable for new and refinanced Home Equity Lines of Credit. In most cases, MVFCU will pay closing costs up to \$450 if standard conditions are met. Certain restrictions may apply. Appraisal fee not included in closing cost estimates. Early termination occurs when loan is satisfied. If early termination occurs, any closing costs paid by MVFCU must be repaid by borrower. Rate, terms and conditions are subject to change without notice. Loans are subject to creditworthiness. This offer is subject to change.



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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.

June 21 | Father's Day **July 4 | Fourth of July**

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