



**MINNESOTA VALLEY  
FEDERAL CREDIT UNION**

# *High Winter Utilities?*

**Up to \$2,000 at 6.99% APR\***

- Available 11/1/09 through 4/1/10
- 90 day payment delay
- \$75 monthly payment required

\*6.99% fixed APR for terms up to 24 months. The minimum monthly payment is \$75. On a \$2,000 loan with a term of 24 months, the monthly payment is \$89.55. This offer is subject to normal credit qualification. Some additional restrictions may apply.



[www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)

