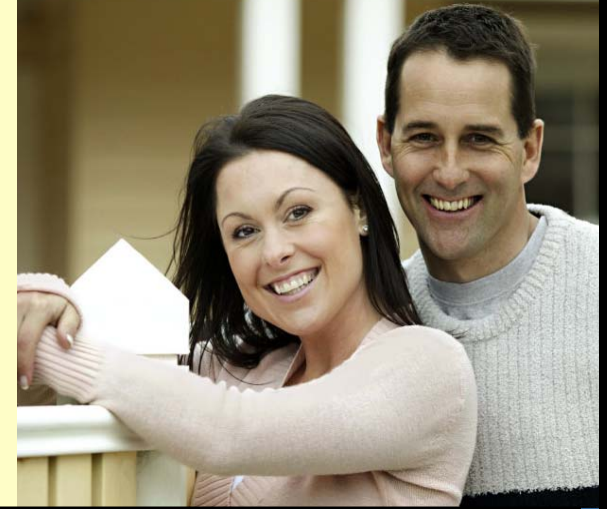


Would you like some money?

But aren't excited about the idea of a loan? We understand.
Consider using the EQUITY in your home!

Rates as low as

3.99% APR*



- Home improvements
- Debt consolidation
- Vehicle purchases
- Education expenses
- Unexpected expenses

We offer:

- No annual fee
- No or low closing costs**
- Quick approvals
- No hidden fees
- Convert to fixed rate option
- Flexible terms

First mortgages (conventional, FHA, VA) and low fixed rate installment loans also available.



1640 Adams Street 100 Memorial View Ct Mankato
507-387-3055 / 800-247-0522 / www.mnvalleyfcu.coop

Serving Blue Earth, Nicollet and Le Sueur Counties



*3.99% variable Annual Percentage Rate (APR) available for home equity lines of credit with loan-to-value (LTV) of 80% or less. The APR will vary at Prime Rate as published in the Wall Street Journal. As of March 12, 2010 the variable rate for lines of credit is Prime -.50% to Prime +.75% based on LTV. The rate will not exceed 15% APR. The floor rate is 3.99% APR. Payment example: A loan of \$10,100.00 with a term of 120 months @ 3.99 APR, the payment would be \$101.21. Offer is subject to normal credit approval. Property Insurance is required. Consult your tax advisor regarding the deductibility of interest. Rates are subject to change.

**Minnesota Valley Federal Credit Union will pay up to \$450. Some restrictions apply. Call the loan department at Minnesota Valley FCU for details.