



# MINNESOTA VALLEY FEDERAL CREDIT UNION

Serving Counties of: Blue  
Earth, Nicollet, Le Sueur



Your member owned, full service, financial coop and banking alternative since 1934—You're #1 and Part Owner

## April 2010

**Uptown Office**  
1640 Adams Street  
Mankato MN 56001

**Downtown Office**  
100 Memorial View Court  
Mankato MN 56001

**Postal Address**  
PO Box 4399  
Mankato MN 56002-4399

**Supervisory Committee**  
PO Box 4126  
Mankato MN 56002-4126

**Website**  
www.mnvalleyfcu.coop

**E-mail loans**  
loan@mnvalleyfcu.coop

**E-mail savings**  
msa@mnvalleyfcu.coop

**E-mail miscellaneous**  
info@mnvalleyfcu.coop

**Phone**  
(507) 387-3055  
Toll free: (800) 247-0522  
**Fax**  
(507) 387-5235

**A.R.T.**  
(Audio Response Teller)  
(507) 387-3088  
Toll free: (877) 886-9100

**Report Lost or Stolen  
Card**  
(800) 234-5354

**Lobby Hours**  
Monday - Friday  
9:00 AM - 5:00 PM  
Saturday - Uptown Office  
9:00 AM - 3 PM

**Drive-up Hours**  
Monday - Thursday  
7:30 AM - 5:30 PM  
**Friday**  
7:30 AM - 6:00 PM  
**Saturday**  
9:00 AM - 3 PM Uptown  
Downtown  
9:00 AM - Noon

## SIGN UP FOR THE CONVIENECE OF E-STATEMENTS

We offer the safety and convenience of replacing your paper statement with an e-statement. Sign up to receive your monthly or quarterly statement electronically at the beginning of the month. Keeping an e-file of your statements is safer than your paper statement sitting in your mailbox where its possible someone could take it.

Online, your statements are secure and only you can access them.

With e-statements, you can view and print your state-



ments online anytime, anywhere you have access to the internet. Another convenient feature is that you can save statements for up to five years. Your statements will save automatically and if you ever need to look back at a transaction, it's only one click away. Estatements@mnvalleyfcu.coop or call 507-387-3055 and ask for Ben Suker or April Hillmann.

## LAST REMINDER: 75TH ANNUAL MEETING

Mark your calendars for 6:00 p.m. Tuesday, April 27th in the South Central College Heritage Hall. We'll announce Board of Director election results, the recipients of the four \$500 tuition scholarships, review 2009 and look forward to 2010. Meet your Board of Directors, Supervisory Committee, and staff. Enjoy a light supper, door prizes, and our guest speaker MSU Economics professor and columnist Dr. Richard Schiming.

## BOARD OF DIRECTOR CANDIDATES

There are three of seven seats on the Board of Directors open for re-election. The candidates include incumbents: Steve Erdman, George Patchin, and Jayne Pietsch. Non-incumbents: Danny Anderson, John Vickers, and Beth Winter.

We need your vote! Ballot boxes will be set up at both locations from April 12 through April 26. Candidate biographies will be available during voting. Call us if you have any questions.

## WE KNOW YOU DON'T WANT A LOAN AND PAYMENT, BUT IF YOU NEED ONE, MVFCU IS AN AWESOME CHOICE!

Ready to finally get outdoors and find a real adventure? Let us help you by financing that recreational vehicle. MVFCU offers you:

**Rates as Low as 5.50%\***  
**Terms up to Fifteen Years**  
**Low Monthly Payments**  
**Same Day Decisions**

Call us today at 507-387-3055. We make loans for just about everything you might want and at rates and terms that save you money.

\*=Annual Percentage Rate



## NATIONAL CREDIT UNION YOUTH WEEK

National Credit Union Youth Week (April 18th—April 24th) is all about recognizing the young members of the Credit Union. This year we are encouraging and helping the youth save for the future. If you make a savings deposit of \$50 or more into your (ages 15-22) YAC account during this week, you will be entered to win one of ten \$25 VISA Gift Card. Winners will be announced in our May newsletter.



**MINNESOTA VALLEY FEDERAL  
CREDIT UNION  
PRIVACY NOTICE**

Minnesota Valley Federal Credit Union, your member owned financial institution, is committed to providing products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 507-387-3055 or 1-800-247-0522.

**Information We Collect and Disclose About You.** We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose some or all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member's information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Minnesota Valley Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

**Certain Parties who Receive Information From Us Where You Can Request to Opt Out.** We may disclose non-public information about you to the following types of third

parties:

- Financial service providers, such as insurance companies or institutions that extend credit under a joint program with us, and which typically offer financial services that are different than those we provide to you. You may choose to opt out of this type of sharing by replying as instructed in this brochure;
- Non-financial companies, including companies that perform services on our behalf, such as check printers, companies that prepare account statements, or companies that help us market our own products to you, loan closing agents;
- Independent contractors, such as technical system consultants who program our software to help us administer our products or market our own products to you.
- More specifically to Minnesota Valley Federal Credit Union:
  - \* Harland Financial Services – Data Processor, ATLAS, Members Group
  - \*CUNA: CUNA Mutual Group, Member Connect, CUNA Mutual Mortgage Corp.
  - \*LAWCO – CPA's; Larson Allen, CPAs - Audit Information
  - \*NCUA – Fed Gov't, Audit Information
  - \*Mortgage Computer – First Mortgages
  - \*Minnesota Item Processing Center
  - \* Liberty Check Printers
  - \* Members United: Wires
  - \* Equifax: Credit Reporting
  - \*Great Lakes Higher Education: Student Loans
  - \*Credit Union Recovery: Delinquent Loan Information for Collections.
  - \*Shazam Network - ATM
  - \*Credit Union Direct Lending
  - \*Dealer Track
  - \*Federal Reserve Bank - ACH
  - \*Lamm, Nelson, and Cich Attorneys
  - \*Par3It – LAN Programmers/Consultants
  - \*PHH – mortgage servicer
  - \*Allied Solutions

We do not share member information with outside companies for the purpose of marketing non-financial products or services of those companies, unless you have been given the opportunity in advance to decline this option.

**How We Protect Your Information**

We restrict access to non-public information about you to those employees who have a business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

What You Can Do to Help Protect Your Privacy? Minnesota Valley Federal Credit

Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines: Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.

- Use caution when disclosing your account numbers, social security numbers, passwords, etc. to other persons. If someone calls you and explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use on an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

**\* Note to member and non-member individual and/or joint account holders – anyone may exercise the right to opt out, even if you are not actually a member of the Credit Union. If the opt out request is made an account will be treated as if all members on the account directed us to not make disclosures to nonaffiliated third parties to which the opt out right applies.**

**If you wish to direct us not to make disclosures to non-affiliated third parties (other than those permitted by law), you should do one of the following:**

- Call a Member Service Representative at 507-387-3055
- Contact us on our website – [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)
- Complete the attached form and mail it to us at PO Box 4399, Mankato, MN 56002-4399

**OPT OUT RESPONSE FORM**

**I am exercising my opt out option as permitted by law.**

NAME \_\_\_\_\_

**(Note: Anyone listed on the account may elect to opt out on the account on behalf of all account holders)**

MEMBER NUMBER \_\_\_\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

*MVFCU Privacy Notice 03/31/10*