



Mankato-Uptown Office
1640 Adams Street
P.O. Box 4399
Mankato, MN 56001

Mankato-Downtown Office
100 Memorial View Court
P.O. Box 4399
Mankato, MN 56001

Lobby Hours
Monday - Friday: 9:00AM-5:00PM
Saturday (Uptown): 8:00AM-12:00PM

Drive-up Hours
Monday - Thursday: 7:30AM - 5:30PM
Friday: 7:30AM - 6:00PM
Saturday: 8:00AM-Noon

Phone Numbers
Office: (507) 387-3055
Toll Free: (800) 247-0522
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A.R.T.: (507) 387-3088
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Lost/Stolen Card: (800)234-5354

Email
loan@mnvalleyfcu.coop

www.mnvalleyfcu.coop

msa@mnvalleyfcu.coop
info@mnvalleyfcu.coop



Serving Counties of:
Blue Earth, Nicollet,
and Le Sueur

Welcome Kato Engineering Employees Credit Union Members

KEECU merged into MVFCU on January 1, 2012.

We are pleased to welcome Kato Engineering Employees Credit Union members to Minnesota Valley Federal Credit Union. Our credit unions have been friends since the beginning. KEECU was chartered here in Mankato back in 1967 and MVFCU was chartered here in Mankato back in 1934. At the time of the merger, KEECU had assets of about \$2.5M, loans of about \$1.4M, a membership of about 600, and member owned capital of \$366 thousand. We look forward to serving you and we pledge to do our very best, day in and day out. Some of you already have memberships with MVFCU and that's great. Whether you already have an account with MVFCU or not, please do not hesitate to stop by, call (387-3055), e-mail (info@mnvalleyfcu.coop), or write (1640 Adams Street). Also visit www.mnvalleyfcu.coop for more merger information and for "Merger FAQs".

We'd like to assure you that all KEECU accounts have been successfully transferred to MVFCU. To verify account information, contact us or check out your accounts online by logging in to online banking at www.mnvalleyfcu.coop.

As a member, you have access to a full range of banking products and services including:

Checking Accounts	Savings Accounts	Auto Loans
Home Loans	Personal Loans	Recreational Vehicle Loans
Visa Credit Card	Online Services	And more...

ATIRAreload Prepaid Cards Now Available!

The ATIRAreload card is a prepaid card that you can use anywhere Visa is accepted. The reloadable prepaid card is great for travelers, young adults, teens, and for those who have had trouble with their checking account in the past.

- ◆ Free Loads
- ◆ Free Text Message Alerts
- ◆ Free Online Account Access
- ◆ Free Transaction Tracking
- ◆ No monthly maintenance fee with at least a \$1,000/mo deposit
- ◆ Direct Deposit Available
- ◆ Only Spend What You Have

Stop in at either location to order your very own reloadable prepaid card today!



"I can track my daughter's spending and since her account cannot go overdrawn, I'm not concerned about her incurring overdraft fees."

No January Credit Card Payment?

You may be eligible to skip your January 2012 payment on your MVFCU Visa credit card. Check your January statement for the message, "We value you as a cardholder and appreciate the prompt manner in which you have handled your account, no payment is required in January. Interest charges will continue to accrue at the applicable monthly periodic rate. Your payment will resume in February". If you are eligible and do choose to skip your January payment, no fee will be applied.

OTC Paper Savings Bonds Sale Ends

The U.S. Department of the Treasury ended over-the-counter sales of paper savings bonds on **December 31, 2011**, including sales through financial institutions. Savings bonds are still available for purchase via Treasury Direct. You can continue to cash savings bonds at MVFCU. Learn more at by visiting www.treasurydirect.gov or by calling MVFCU. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Important Tax Information

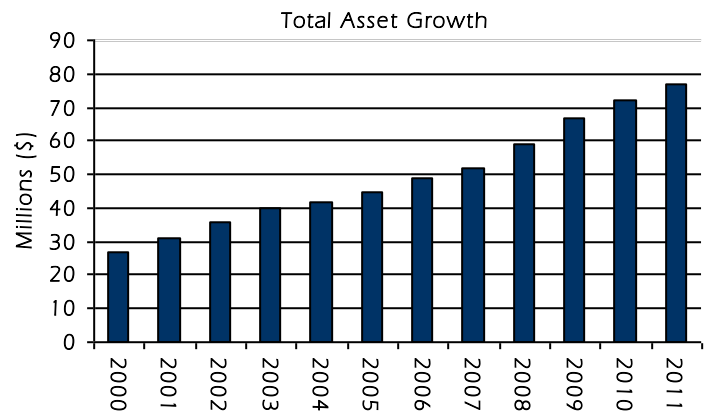
You will receive the 1098 and/or 1099 tax reporting information from MVFCU in January. Remember, if you have earned over \$10 in interest you will be receiving a 1099 form from us. If you paid over \$600 in mortgage interest you will receive a 1098 form.

For reporting purposes, IRA balances as of December 31, 2011 on your statement reflect the year 2011 Fair Market Value of those accounts. If you have any questions, please don't hesitate to give us a call or contact us by email at info@mnvalleyfcu.coop.

Continued Success in 2011

Thanks for another great year!

In 2011, MVFCU saw an all time high in assets (\$77M), loans (\$49M), capital (\$6.6M), and net income (\$670K) even after paying \$170K in to the National Credit Union Share Insurance Fund for the mortgage investment related corporate system bailout expense. We appreciate your membership and we're glad that you choose to be apart of the great things happening at Minnesota Valley FCU. We hope that 2011 went well for you and that 2012 will be even better. Thanks for your tremendous support. You're #1 and Part-Owner.



Energy Saving Myths Debunked

Myths about saving energy are widespread and deeply ingrained in many of our daily habits. Far from being energy-efficient, some practices actually waste energy and inflate our utility bills. Here are a few common myths.

Myth No. 1: "When an electrical device is switched off, it's off." Many devices continue to draw energy even when turned off. That's true of anything with a built-in clock or indicator light, or that you switch on and off with a remote control. The only way to stop the 24/7 power consumption is to unplug the device.

Myth No. 2: "I'll wear out my computer faster by turning it on and off each day. It's better to keep it running all the time."

The switches and power supplies can endure many more cycles than the rest of a computer's components. The latter are more likely to die first. Turning off a computer is the best way to save energy. The second best is to put it into hibernate or sleep mode.

Myth No. 3: "Turning lights off and back on consumes more energy than just leaving them on while I'm out of the room." You use a lot more energy leaving them on even just for a few minutes than you do in that split-second it takes for them to come on.

Myth No. 4: "Compact fluorescent lights (CFLs) save energy, but they produce unpleasant lighting and are bad for the

environment." CFLs now produce warmer light similar to that of incandescent bulbs. CFLs do contain a little mercury. But more mercury is released by burning coal to make the extra electricity you'd use if you didn't replace your regular lightbulb with a CFL. Contact your local public works department about how to dispose of CFLs properly.

Myth No. 5: "I'll use less energy if I leave my thermostat set at the same temperature round the clock." Contrary to popular belief, you don't consume more energy in the process of getting your house back to the desired temperature. Save energy by setting your thermostat in sync with your actual heating needs.

Holiday Skip A Pay Still Available

Take a break from your MVFCU loan payment in January and apply for a Holiday Skip-A-Pay. To qualify your loan must be in good standing and you must have made at least six payments since disbursement. This offer is only valid once per year and excludes first mortgage loans and visa credit cards. To apply, print the application off our website or stop in at either location to pick one up. If your application is approved, we'll add \$25 to the end of your loan and your due date will be advanced one month! Also, if there is a cosigner on the loan, we'll need their signature, too.

Christmas Can Be Expensive

How you fund it shouldn't be.

Did your Christmas spending leave your budget a little short? MVFCU is still offering low rate Christmas Cash loans! Contact the loan department or apply online to get started.

- ◆ Get \$2,500 at 5.99% APR
- ◆ Delay your first payment for 2 months
- ◆ Minimum of \$100 monthly payment
- ◆ Hurry, this offer expires 2/15/12

Scholarships

Minnesota Valley Federal Credit Union will be awarding five \$500 scholarships for the 2012-2013 school year. Applicants must be a MVFCU member or a child, grandchild, or dependent of a MVFCU member. For more details or to apply, visit our website or stop by either MVFCU location. The Minnesota Family Involvement Council (FIC) will be awarding twenty \$500 and two \$1,000 scholarship awards to Minnesota Credit Union members who are continuing their education. For FIC money, applicants must be a credit union member in good standing. For more details or to apply, visit www.mnfc.org.



On December 10, over 120 children came to see Santa at the uptown MVFCU location. All children received a free picture of themselves and a free gift bag. Thanks to all those who participated. If you missed it, Santa will be back at the credit union next year!



Mission Statement

To exceed the expectations of our "member - owners" and become their most valued and trusted financial institution, always in keeping with the cooperative principles.

We Listen,
Then Deliver.