



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
Fax: (507) 387-5235
A.R.T.: (507) 387-3088
A.R.T. Toll Free: (877) 886-9100
Lost/Stolen Card: (800)234-5354

Email

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

www.mnvalleyfcu.coop

Supervisory Committee

PO Box 4126
Mankato MN 56002-4126



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



Emeritus Checking Account (Age 55 +)

- ◆ No Monthly Fee
- ◆ No Minimum Balance
- ◆ Free Visa Debit Card
- ◆ Free eStatements
- ◆ Free Online Banking
- ◆ Free Online Bill Pay
- ◆ Free Nationwide ATM Network
- ◆ Free Checks (up to 2 boxes per year)
- ◆ Free Cashier's Check
- ◆ Free Photo Copies (7 per month)
- ◆ Free Faxing (2 per month)
- + Optional Overdraft Protection
- ◆ No Annual Fee Attached Line of Credit
- ◆ Automatic Savings Transfer



"If you meet the age requirements, open an Emeritus Account. The benefits are too great to pass on!"

— MVFCU Member

Send your testimony to
info@mnvalleyfcu.coop

Over-The-Counter Sale Of Paper Savings Bonds Ends

The U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via TreasuryDirect. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds at MVFCU. You also can convert your paper savings bonds to electronic savings bonds in TreasuryDirect using a program called SmartExchange. There's no charge to convert paper bonds. No earned interest will be lost, and the bonds will keep their original issue dates and current interest rate terms. Learn more at www.treasurydirect.gov.

What Do You Want From Your Credit Union?

What kind of new products, services, or procedures would you like to see at MVFCU? What needs improvement? What do you like and want to see more of? Your opinion matters to us, after all, you are the owner of your credit union! Email info@mnvalleyfcu.coop.

Christmas Can Be Expensive

How you fund it shouldn't be.

Don't put all your Christmas purchases on a high rate credit card, when you can get a low rate Christmas Cash loan from MVFCU! Call the loan department at 387-3055 or apply online at www.mnvalleyfcu.coop.

Let The Little Children Come

Bring your children, grandchildren, or the neighbor kids to have their picture taken with Santa on December 10 from 9:00AM—12:00PM at the 1640 Adams Street Credit Union location. Children will receive a free picture of themselves with Santa and have an opportunity to give him their wish list. Santa will also have a **free gift and a \$1 bill**, cookies, candy, coffee, and hot cider for all to enjoy. Don't miss this annual fun event.



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

Skip—A—Payment

If money is a little tight? Then a Skip-A-Payment could be the best option for you! 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!

Loans For Your Every Need...Never A Cookie Cutter Approach

Our Loan Department offers a vast array of member loan solutions, including, Auto, Home Mortgage (purchase or refinance), Home Equity, Home Improvement, Boat, Snowmobile, ATV, Motorcycle, Camper, Ice House, Small Business, Student, Checking Line of Credit, and more... To get preapproved or to speak to a loan officer, call 387-3055! *APR = "as low as" Annual Percentage Rate



Auto Loans
2.99% APR*



Student Loans
6.0% APR*



Home Improvement
3.54% APR*



Visa Credit Card
10.0% APR*

Coming Soon: Reloadable Prepaid Card

The ATIRAreload card is a prepaid card that you can use anywhere Visa debit cards are accepted. This card features free activation, free loads, no minimum balance, free eStatements, and no over drafting or over draft fees.

The reloadable prepaid card is great for travelers, young adults, teens, and for those who have had trouble with over drafting their checking account in the past. To learn more, see a Member Services Representative or visit our website at www.mnvalleyfcu.coop.

Also remember that the ATIRAGift card is also available at your credit union. When you give the ATIRAGift card, the receiver is able to register their card online to check balances and monitor transactions. It is safer than giving cash and offers the convenience of plastic.



Higher Credit Scores More Apt To See ID Theft

Consumers that have high credit scores are more likely to become victims of identity theft, according to the Credit Union National Association. That's because fraudsters using their identities find it easier to get credit, according to a study from Experian. There is a "significant connection" between high credit scores and becoming a victim of identity thieves, with the occurrence rate of identity fraud rising dramatically as credit scores increase. These findings should herald a warning for consumers and businesses alike. The top 20% of borrowers—with ratings of 815 and above on scale from 501-to-990—were victims of 48% of all self-reported identity theft cases. Consumers in the average-to-very good credit ratings—762 to 814—were victims in an additional 13% of fraud cases. If you become a victim, MVFCU will be ready to help. Contact us with any concerns you may have.

Win A Scholarship

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 at www.mnvalleyfcu.coop or stop by either MVFCU location. Awards will be presented at our Annual Meeting in April 2012.

The Minnesota Family Involvement Council will be awarding **twenty \$500** and **two \$1,000** scholarship awards to Minnesota Credit Union members who are continuing their education. Applicants must be a credit union member (not a relative or dependent of another member) in good standing. For more details or to apply, visit www.mnfic.org.

New Addition To The Member Service Department

About Grace: "I wholeheartedly believe in the credit union movement. In everything I do, I always put the member first and try my best to provide the level of service that I would expect to receive. I continually strive to find the best ways to ensure the success of our members, as well as the credit union." Grace has over four years of credit union experience—working at Minnesota Power Employees Credit Union and Members Cooperative Credit Union both located in Duluth. Grace has also lived in Orlando, FL and Chicago, IL and is excited about her new adventure here in Mankato.

Contact Grace today at 387-3055 to receive great member service!



Our offices will be closed on Thanksgiving, November 24.



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.