

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

Perfect-10-Mortgage

Leap into the savings with the newest home mortgage product from MVFCU



APR=Annual Percentage Rate. Perfect 10 Mortgage offer for mortgage refinances only and is only available for homes located in state of MN. Payments do not include applicable taxes and insurance, so actual obligation will be greater. Payment example: \$150,000 mortgage rate of 3.79%APR would have principal and interest payments of \$698.10 for 30 years. Rate fixed for 10 years, will adjust to current rates after 10 years. 3.79 % APR assumes 70% loan to value with credit score 750 or higher. Closing Cost offer does not include the cost of appraisal if one is required. Other restrictions may apply. Rates effective 8/16/11 and are subject to change. Equal Housing Lender.

10 Year Fixed Rate
as low as
3.79% APR*

Take one giant leap into savings with the Perfect-10-Mortgage. This balloon home loan product gives you the ability to refinance your mortgage to a low 10 year fixed rate with minimal closing costs! Would you rather have a low payment? A 30 year amortization is also available. Rates are as low as 3.79% APR with fixed closing costs as low as \$999 for loans under \$100k, and \$1499 for loans under \$150k! Call the loan department at 387-3055 for more details on these special home loan products available only to MVFCU members. Apply online at www.mnvalleyfcu.coop.

Historic Low Rates At Least Through Mid-2013

The Federal Reserve pledged on August 9, 2011 for the first time to keep its benchmark interest rate at a record low at least through mid-2013. This decision was prompted by the central bank's desire to "promote the ongoing economic recovery". Chairman Ben Bernanke and his colleagues acted after reports showed the economy was slowing and an unprecedented downgrade to the U.S. credit rating sent stocks tumbling. Economic growth so far this year has been considerably slower than the committee had expected. MVFCU has reduced rates on all auto, recreational equipment, boat, RV, and home mortgage balloon loans, again in August. See our website for current rates.

Tired Of Waiting In Line On Payday?

Members who use direct deposit save the equivalent of three work days a year by not having to go to their credit union to deposit checks, according to a recent report by NACHA. To set up direct deposit, you'll need our routing # (291981255) and your member #.

Is 0% Dealership Financing Your Best Option?



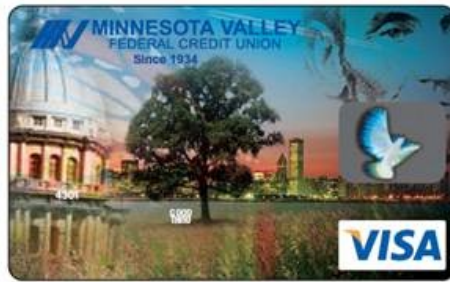
Credit Union Auto Loans
as low as
2.99% APR*

Most major auto manufacturers are offering attractive low rates in order to sell their vehicles fast. While zero percent financing offers are enticing, read the fine print and know the facts. Often these teaser rates are not the most beneficial to the buyer. We'll run the numbers for you if you'd like and if it's a better deal, as a credit union we'll be the first to agree. A common restriction of zero percent financing is that you may be required to forego a manufacturer's rebate. This may not be the best option if the rebate is more than the interest you'd pay on an (as low as) auto loan rate of 2.99% APR* at MVFCU. You also may be required to have near perfect credit to qualify for their special financing and a shorter term with large monthly payments may be a part of the deal. Credit Unions are known for their low interest rate loans, easy terms and great service. By opting for MVFCU financing, you can use any rebates offered by the manufactures and that rebate will reduce the amount you are financing even further. In combination with MVFCU's low rate, your overall cost is possibly lower than if you opted for the special factory financing. So, before you visit the dealer, call us and we'll go

over the options with you. And as stated earlier, if dealership financing is a better deal for you, then as a credit union, we'll be the first to tell you. Remember, you're part-owner, so you can rest assured that we always have your best interest in mind.

In Your Wallet?

If you do not carry these Visa's in your wallet, you're missing out on a major benefit of belonging to a credit union. MVFCU's debit and credit card programs have much to offer. For example, the cards come with heightened fraud monitoring by Falcon®. Falcon keeps a watchful eye on your current activity and will alert you if any fraudulent activity is suspected. Please remember to call us if you're planning to travel out of state, so we can alert Falcon on your known out-of-state transactions. Ask a Member Service Representative for more details.



The Visa **Credit Card** offers you a low variable rate of 10% APR*, no balance transfer fee, no annual fee, no cash advance fee, and no fee at select ATM locations (see our website to locate fee free ATM's near you). You'll also enjoy extended grace periods and flexible payment options. Make your payments locally and in person at MVFCU or online with free MyCardInfo.



The Visa **Debit Card** gives you access to an *absolutely* free checking account at MVFCU. Free online banking with account alerts via email or text message, free 24/7 automated teller access, free access to the nationwide Shazam ATM network, award winning local service, unlimited NCUA deposit insurance, overdraft protection, and no required minimum balance.

Celebrating International Credit Union Day on October 20

International Credit Union Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishment to come, we invite you to join us in celebrating ICU Day on October 20, 2011. We will have bars, cookies, coffee, lemonade, popcorn, and door prizes available in both offices from 9AM–5PM. We'll see you there!



Earn .95% APY On Your Club Saving Accounts

Holiday Club—A *Holiday Club* savings account lets you save for holiday spending in advance rather than relying on credit cards at the last minute. Best of all, the yield on the Holiday Club savings is higher than a traditional savings account and is currently paying an annual percentage yield of .95% with a monthly maximum deposit of \$300. We also offer a **Vacation Club** savings account. Ask a Member Service Representative for more details.

New Board of Director Member

MVFCU is pleased to announce the appointment of Harold "Sandy" Bartlett of Mankato to the Board of Directors. He fills a temporary vacancy until the next annual meeting which is April each year. Sandy has worked at Kato Engineering for over 30 years, now in the Communications Department. He also has experience serving on their credit union's Board.

Find Peace of Mind with a Reserve Line of Credit

Even if you have pristine financial habits, cash-flow timing issues can happen to anyone. To avoid overdraft fees, open a *Reserve Line of Credit* which will attach to your checking account and automatically advance when you need it. Here are some additional benefits:

- ◆ No collateral required
- ◆ Quick and easy approval process
- ◆ Flexible credit limits from \$100—\$10,000
- ◆ No cash advance fees or pre-payment penalties
- ◆ Low minimum payments
- ◆ Low variable rate



We also offer an *Auto Share Transfer* tool which will automatically advance money from your savings account to your checking, to cover any potential negative balance. Ask a Member Service Representative for more details.

What's New At Your CU?

For Sale:

2005 Pilgrim 293SE Travel Trailer: 34' x 8' 1", A/C, 16' power slide-out room, awning, stabilizer jack, DVD player, 27" TV, water heater, white exterior and crimson interior. Call the Loan Department at 387-3055 or visit our website at www.mnvalleyfcu.coop for more information.

Homecoming Parade

MVFCU staff will be busy spreading credit union awareness to the students, on the campus of Minnesota State University Mankato. The Homecoming Parade begins at noon on Saturday, October 1. We will have many special handouts and giveaways. We hope to see you there!

New Student Loan Program

Now you can pay for college the smart way with great repayment options! Together we can do this. The MVFCU Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between federal loans and the cost of your education expenses. Visit our website for details.



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.