

# the SV informer

Fall 2025

**Everyday**<sup>™</sup>  
making a difference.



[www.sioxvalleyccu.com](http://www.sioxvalleyccu.com)

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(Downtown)  
712-277-1440

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## 72nd Annual Meeting



On Saturday, August 23rd, we celebrated our 72nd Annual Meeting. For the first time ever, we sold out with nearly 210 attendees! The evening was filled with great food, prizes, entertainment, and wonderful conversations with our members. ❤️

A special thank-you to Wildlife Encounters and presenter Jillian Lenz for an amazing animal presentation that wowed both kids and adults. 🦋🦉 Thank you to all who came and made this meeting one to remember.

If you missed out this year, don't worry—there's always next year!

## SNOW BIRDS - Contact Sioux Valley Community Credit Union

As a reminder to all of our snowbirds and traveling members, with the winter and cold approaching, it is time to make sure your addresses are up to date. The post office will no longer forward financial statements or cards to addresses you provide to them in order to protect your financial security. You must provide Sioux Valley with your seasonal address as it changes in order to continue receiving your statements, credit or debit cards, and your important year-end tax documents if necessary. Give Kelly P. at our downtown branch a call today at (712) 277-1440 to confirm your travel plans and to make sure our addresses are up to date for you.

## Sioux Valley Calendar...

Monday, October 13th  
Closed - Columbus Day  
Tuesday, November 11th  
Closed - Veteran's Day  
Thursday, November 27th  
Closed - Thanksgiving  
Wednesday, December 24th

Closing at Noon - Christmas Eve  
Thursday, December 25th  
Closed - Christmas  
Wednesday, December 31st  
Closing at 2:00 pm - New Year's Eve  
Thursday, January 1st  
Closed - New Year's



## PROGRAM HIGHLIGHTS

### FHA

- 580 minimum credit score
- Purchase min. down payment 3.5%
- Cash out refinance to 85% LTV
- Rate & Term Refi to 97.75%
- Borrowers with 1 credit score is OK
- FHA financing is for everyone and not just limited to 1<sup>st</sup> time homebuyers
- 100% Gift OK
- Seller contributions up to 6%
- Credit: 2-year BK, 3-year foreclosure, 1 year into Chapter 13

### USDA

- 620 minimum credit score
- Purchase only
- No FICO required
- 100% financing available
- Up to 103.5% is allowed when the Guarantee fees are financed
- Upfront Guarantee Fee and Monthly Mortgage Insurance required
- Property must be in an eligible rural area
- Income restrictions apply
- No sales price restrictions
- No cash reserves
- Max DTI 29%/41%

### VA

- 620 minimum credit score
- Owner occupied
- Cash out refinance up to 100%
- VA IRRRL without appraisal to any LTV, min 620 FICO
- Max DTI 41%
- VA IRRRL with appraisal min 580 FIC
- 15 and 30 Year Fixed
- No minimum reserve requirements
- Seller contributions up to 4%
- Credit: 2-year BK and Foreclosure, 1 year Chapter 13

### CONVENTIONAL

- 620 minimum credit score
- Down payment 3%
- Cash out refinance up to 85% LTV
- Rate & Term Refi up to 95% LTV
- 100% Gift OK
- Seller contributions up to 6% depending on LTV
- No DTI restrictions with AUS approval
- 5 – 10 financed properties
- No min. # of tradelines
- 1 FICO score allowed
- HARP – Unlimited LTV/CLTV with any FICO



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Mindy Hodgson  
Loan Officer, NMLS #1136317  
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ALL LOANS ARE SUBJECT TO UNDERWRITING APPROVAL, TERMS AND CONDITIONS MAY APPLY.

## 100% FINANCING

- Purchases Only
- No Down Payment Required
- Primary Residence
- 3% Seller Contribution Allowed

### TO QUALIFY FOR THIS PROGRAM

- ✓ Minimum 680 Credit Score, Up to 41% DTI
- ✓ 2 months reserves required
- ✓ 1% min borrower contribution required
  - Can be met through payment of closing costs, prepaids and/or 2 months reserves
- ✓ FIXED RATE

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## BREAST CANCER OCTOBER AWARENESS MONTH

OCTOBER 1-31

**1 in 8 women** in the United States will be diagnosed with breast cancer in her lifetime. **In 2025, an estimated 316,950 women and 2,800 men will be diagnosed with invasive breast cancer**, and an additional 59,080 new cases of non-invasive (in situ) breast cancer will be diagnosed... For the entire month of October Sioux Valley Community Credit Union will be taking free will donations for Breast Cancer Awareness month. 100% of proceeds will be given to **June E Nylen** to help in the fight against breast cancer. With your donation, not only will you be donating for a wonderful cause, your name will also be entered in for a chance to win a gift basket for the Fall Season!! (one entry per member) winners will be announced the following month in November. Here at SVCCU we are "people helping people" so let's make this a successful month! Thank you in advance.