



# Member-Owners' UPDATE

A quarterly publication for the member-owners of Toro Credit Union.

WINTER 2019

## Did you Know?

With Person-2-Person (P2P) transactions, you can transfer money to anyone via It'sMe247 Online Banking or our FREE Mobile Banking app, even if they're not a member of Toro CU.

## Welcome to Your New Member Newsletter!

We're excited to unveil our new quarterly newsletter, the *Member Owner's Update*! This is a great way for us to communicate special offers, upcoming events and changes, and financial education to our valued member-owners.

Future issues will be inserted in quarterly statements for members who receive printed statements, and a link will be provided to members who use our free eStatement service. We encourage every member to take a few minutes to read through each issue and contact us with any questions. After all, this is your credit union!

## Rate Snapshot

\$500 min. CD  
36 months | 2.05% APY\*

\$1,000 min. Step-Up CD  
36 months | 2.05% APY\*

\$25,000 min. Jumbo CD  
36 months | 2.25% APY\*

**\*LIMITED-TIME CD SPECIAL\***  
\$5,000 min. | 15 months | 2.25% APY\*

Visit us at [torofcu.org](http://torofcu.org) to view all our loan & savings rates.

\*All rates are expressed as Annual Percentage Yield (APY) unless otherwise noted and are subject to change without notice.




THIS IS MY  
*"I'm going on a cruise"*  
MONEY

**WHAT ARE YOU SAVING FOR?**

Open a savings account with It'sMe247 Online Banking today!

\*Federally insured by NCUA. Equal Housing Opportunity.

 Follow us on Facebook @ToroEmployeesFCU

Join Us For Your  
**70<sup>th</sup> ANNUAL MEMBERSHIP MEETING**  
TUESDAY, FEBRUARY 19<sup>TH</sup>  
4:15 PM to 5:00 PM at the  
BLOOMINGTON CAFÉ

**ENTER TO WIN\***  
a snow thrower  
or a lawn mower.

\*Must be present to win.

**Coming Soon!**

**Finally, There's a Simple Way to Switch Your Checking Account. It's Your Money, Switching Should Be Easy.**

Switch your direct deposits and automatic payments to your Toro Credit Union checking account in as little as 10 minutes! Watch our website and Facebook page for details.

**<ClickSWITCH>**



“Our Member-Owners  
SAY IT BEST”

I joined Toro Credit Union soon after my first day working at Toro. The convenience, banking services, and outstanding customer service have far exceeded my expectations!

*Andy* | Toro Credit Union Member-Owner



Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.ToroFCU.org](http://www.ToroFCU.org) or we will mail you a free copy upon request if you call us at (800) 525-0051.

8111 Lyndale Ave. S | Bloomington, MN 55420 | (952) 887-8041 | (800) 525-0051 | Fax: (952) 948-4849  
[www.ToroFCU.org](http://www.ToroFCU.org) | [torocreditunion@toro.com](mailto:torocreditunion@toro.com) | [@ToroEmployeesFCU](https://www.facebook.com/ToroEmployeesFCU) | Lobby Hours: Monday-Friday: 8:00 am – 4:30 pm

**Board of Directors:** Grant Adams | Jeff Bieber | Brandon Doherty | Sarah Hartung | Tom Lamoureux | Scott Maanum | Steven Peterson

**Supervisory Committee:** Tyler McMahon | Diane Noland | Frank Zschoche

**Staff Listing:** Mark Bailey | Joan Boettcher | Grant Johnson | Colleen Johnson | Fancy Lang | Kailee Larson | Patrick Rutten



Free ATM's are located in over 25,000 locations around the country.



Access more than 5,400 Shared Branch locations around the country.



Toro Employees Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

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- » What are YOU saving for?
- » Coming Soon: ClickSwitch
- » Join us for your 70<sup>th</sup> Annual Meeting



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