



# Member-Owners' UPDATE

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

SPRING 2019

## Did you Know?

We're on Facebook! It's a great way to get the latest Toro CU news, contests, promotions, office closings & more.



@ToroEmployeesFCU

## Rate Snapshot

### Recreational Vehicles

As low as 4.00% APR\* on Boats, Campers & RVs

### Toro Equipment

As low as 6.50% APR\*

Plus receive rewards for purchasing Toro Equipment!

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

\*All rates are expressed as Annual Percentage Rate and are subject to change without notice. Loans offered with approved credit. See the credit union for full details and disclosures.



Use ClickSWITCH to automatically move your direct deposits to Toro CU before April 30<sup>th</sup> & get \$100!\*

## ClickSWITCH

Finally, There's a Simple Way to Switch Your Checking Account.

It's Your Money, Switching Should Be Easy!

Stop by or call the credit union at (952) 887-8041 to learn more or get started.

\*When your account is open and active with 4 consecutive direct deposits.

## Mark Your Calendar

### Tuesday, April 30

Deadline to get \$100\* for moving your direct deposits to Toro CU using ClickSWITCH!

### Monday, May 27

Closed for Memorial Day

### Thursday, July 4 & Friday, July 5

Closed for Independence Day

## What are you SAVING FOR?



Let's get started! Open a savings account with It'sMe247 Online Banking today!

# Paying Your Friends Just Got Easier!

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.

## Here's how it works:

1. Sign in to It'sMe247Online Banking or our FREE Mobile app
  2. Click 'Pay & Transfer'
  3. Click 'Pay Anyone'
  4. Complete the form, which will include the email address or telephone number of the person you're paying
  5. Create a security question and answer to be shared with the person you're paying
  6. Hit 'SEND' and you're done.
- You can even refer back to your transaction history to see who you've paid and when!

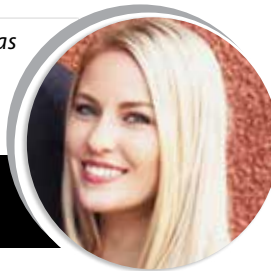
**We make sending money simple, fast & secure. Try P2P today!**



## “Our Member-Owners SAY IT BEST”

*Applying for my car loan through Toro Credit Union was super-easy. I was able to apply online with help from Mark. It saved me lots of time and I was able to get my new car faster!*

*Grace* | Toro Credit Union Member-Owner



## Congratulations & Thanks!

Congratulations to Paul Danielson and David Yakes, both of whom were newly-elected to our Board of Directors at the 70th Annual Meeting on February 19th! We also thank outgoing board members, Tom Lamoureux and Steven Peterson, for their years of devoted service to the credit union!

## TCU Is Here For YOU!

When you need a loan of any kind, be sure to check with us first! Already have a loan elsewhere? Ask if we can meet or beat your current terms – we may be able to shave time off your loan and/or lower your monthly payments.

**Mortgage | Home Equity | Auto Recreational Vehicle | Personal**

**Apply for your TCU loan in-person, or online anytime at [www.ToroFCU.org](http://www.ToroFCU.org).**

# GROW your MONEY

LIMITED TIME OFFER

## 3.00% APY\*

17-Mo. Share Certificate | \$1,000 min. deposit | Add funds at any time

**Invest in a certificate within It'sMe247 Online Banking!**

\*Annual percentage yield (APY). Toro Credit Union reserves the right to end or modify this offer at any time. There will be a penalty for early withdrawal. See credit union for full details. Federally insured by the NCUA. Equal Housing Opportunity.

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 | Paul Danielson | Brandon Doherty | Sarah Hartung | Scott Maanum | David Yakes

**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.