

June eNews

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Youth Accounts

grow with your child
& you decide what
they're ready for!

- Savings Account with ATM Card
- Checking Account with Debit Card
- Online, Mobile or Text Banking

Is your teen working this summer? Now would be a great time to open a checking account with a debit card.

[Call or stop-in](#) to open a youth account today.

TAKE YOUR CREDIT UNION TO COLLEGE

CO-OP Shared Branch program allows your student to take the credit union to college with them. A CO-OP Shared Branch allows your student to access credit union accounts just as if they're at the branch.

There's no fee to access your credit union accounts at a shared branch. This can save you and your college student time and money.

Locating a CO-OP SHARED BRANCH is simple:

- Visit www.co-opsharedbranch.org
- Call 1-888-748-3266
- [Download](#) the FREE App

Your student will have fast, easy access to accounts and services. [Click here](#) to learn more about shared branches and how they can make transitioning to college easier.





A *little more* WITH A RECREATIONAL LOAN **APPLY NOW.**

Rate as low as **4.00%**^{APR*} for 60 months on Boats, Campers & RVs. Terms up to 10 years available.

[Call to get pre-approved or apply for a loan online.](#)

*APR = Annual Percentage Rate. Federally insured by the NCUA. Equal Housing Lender. Rates are subject to change without notice. All loan financing is based upon credit qualifications. Rates are applicable to new money only. Not all borrowers will qualify for the same rate when a rate is listed "as low as." Rates listed "as low as" are based on the borrower's creditworthiness, which includes factors such as debt ratio and credit history. See credit union for full details. Some restrictions apply.



< ClickSWITCH >

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

[LEARN MORE](#)

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

Switch all of your direct deposit and automatic payments to your new or existing account at Toro Credit Union in minutes! This eliminates the hassle of having to contact each business and helps to ensure that you don't miss a payment during your account transition.

Using ClickSWITCH Is Easy!

- Change financial institutions without the hassle
- Securely switch direct deposits and automatic payments in as little as 10 minutes
- Just a few clicks will save hours of time
- No need to track down payments or fill out paperwork
- Track switches and receive real time switch notification
- Initiate the closure of your previous account(s)

Call or stop by the credit to get started.



What are you *SAVING FOR?*

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

*Federally insured by NCUA. Equal Housing Opportunity.

Toro Credit Union makes saving easy:

- Set up automatic payroll deduction
- Open as many accounts as you need
- Open accounts online with [It'sMe247 Online Banking!](#)

Open a savings account today and start saving for something special!

“Our Member-Owners SAY IT BEST”



I opened a youth account at Toro Credit Union for my daughter for two main reasons. One, I wanted a place she could save money from holidays, birthdays, etc. Two, I wanted to use the account as a way to start teaching her about saving, personal finances, and money management. When her statements arrive in the mail each month, we review it together as part of the teaching/learning process.

Jeff | Toro Credit Union Member-Owner

Do you have a story to share about your experience with Toro Credit Union?

[Email](#) us a quick note along with your photo, and we'll deposit \$5 into your account as our way of saying THANK YOU!

SAVE TIME WITH BILL PAY

How to enroll in Bill Pay:

- Log into [It'sMe247 Online Banking](#)
- Click on "Pay & Transfer" drop-down menu
- Select "Enroll in Bill Pay"
- You will move to the enrollment page. Confirm your email address is correct.
- Select an account that will be used to fund your payment by selecting a checking account using the Primary Account drop-down menu. This account will be used to fund your payments.
 - You will have the option of selecting a different checking account when you make your payment if your membership has more than one checking account.
 - NOTE: Only sub accounts of your membership can be used to pay a bill.
- Click the "Next" button.
- Select the "Sign me up!" button to finalize the enrollment.
- You're immediately enrolled and can add a payee and make a payment.



[Watch a YouTube video on Bill Pay!](#)

SAVE MONEY BY EATING AT HOME

It costs five times as much to have a restaurant meal delivered to your home, and three times as much to prepare a meal from a meal kit, as it does to prepare a meal from scratch. For example, it costs about \$22 for one order of chicken teriyaki from a



restaurant, but the same meal costs \$1.30 per serving to make at home. You could enjoy an order of chicken wings for \$20 from a restaurant or at home for just over \$2. A fancy beef Wellington costs only \$4.53 per serving at home but more than \$36 from a restaurant.

Of course, from time to time, you will still want to eat out. Maybe you want to celebrate a promotion with a nice meal. Maybe it's been a particularly tough week at work and you need to unwind. Eating out on occasion won't break the budget. But if you cut back significantly on the number of meals you eat out, you can save a bunch of money in the process.

How You Could Spend That Extra Money Instead? [Click to read the full article.](#)

MARK YOUR CALENDAR

Friday, June 7th - Friday Summer Hours Begin
(8 am to 12:30 pm)

Thursday, July 4th & Friday, July 5th - Closed for
Independence Day



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MAILING LIST



Like us on
Facebook



We treat you like you own the place, *because you do!*

Toro Credit Union

8111 Lyndale Ave S.
Bloomington, MN 5542

Email: torocreditunion@toro.com

Website: www.ToroFCU.org

Federally insured by the NCUA. Equal Housing Opportunity.