



## May eNews

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

Rate as low as **4.00%** APY\* for 60 months on Boats, Campers & RVs. Terms up to 10 years available.

[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)

Stop by the credit union or call us today at (952) 887-8041 or (800) 525-0051 to get started.



**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've been a member of Toro Credit Union since 1992. Their loan department has always been fast and easy to work with whenever I have needed an auto loan, home improvement loan or personal loan. I like that I have the ability to access my accounts from home using online banking; but the mobile app is my favorite way to monitor my accounts.*

**Warren** | 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!

**PROTECT & MANAGE YOUR CREDIT**

New! Free ongoing access to your credit score and credit report. Understand your credit score, factors that impact it, and what you can do to strengthen it. Plus, you'll have custom recommendations to improve it along with personalized offers.

**Stay Secure:**

- Receive monitoring alerts (notification of important changes);



- Identify credit bureau errors;
- Review personalized tips; and
- See best rates available for you based on your score!

You can refresh your score daily with no impact to your credit.

**To get started...**

1. Login to [It'sMe247 Online Banking](#)
2. Under "My Accounts" in the menu
3. Click "Credit Score"



**ENTER FOR A CHANCE TO WIN!**

**LOG IN TO MOBILE BANKING FOR A CHANCE TO WIN A WEBER GRILL**

**MARK YOUR CALENDAR**

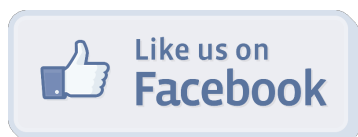
**Monday, May 27th** - Closed for Memorial Day

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

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



**CONNECT WITH US!**



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](mailto:torocreditunion@toro.com)

Website: [www.ToroFCU.org](http://www.ToroFCU.org)

Federally insured by the [NCUA](#). Equal Housing Opportunity.