



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

## August eNews

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### AUTO LOAN RATES

AS LOW AS

**3.49%**  
APR\*

2017 OR NEWER

**3.74%**  
APR\*

2013-2016

Get pre-approved or apply online.

[Apply Now!](#)

### Guaranteed Asset Protection (GAP)

You don't expect your car to be totaled by an accident or stolen—but you get car insurance just in case. You probably don't expect that your insurance settlement could suddenly leave you thousands of dollars in debt, because you owe more on your car loan than your car is worth. You'll be glad to know there is a way to make sure a car wreck doesn't wreck your finances: GAP, or Guaranteed Asset Protection for your vehicle loans.

- An optional and inexpensive benefit that you may add to your collateralized loans
- GAP coverage goes into effect when your vehicle is stolen and isn't recovered, or is totaled in an accident and cannot be repaired
- GAP covers the difference between your primary carrier insurance settlement and the payoff of your loan



Please [contact](#) the credit union for more details or to see if you can add this coverage to your vehicle loan today!



## < 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! 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
- 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.

“Our Member-Owners  
SAY IT BEST”



*Mark was very helpful with all aspects of purchasing and financing my new car. He gave me sound advice and help me calculate my payment base upon my down payment amount. He talked with the finance person and even delivered the check to the dealership. Even though I am 7 hours away, we were able to do all of the paperwork over e-mail. Mark went above and beyond to help me with car purchase. I am very grateful for his efforts and helping making this process go so well for me.*

**Todd** | Toro Credit Union Member-Owner

[Read more](#) Toro Credit Union member-owners stories.

**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!

## ACCOUNT TO ACCOUNT TRANSFER

Did you know that you have three options for making account to account transfers?

1. Online banking
2. Mobile banking
3. Stop by the credit union

This account to account service includes transfers to accounts at Toro Credit Union and accounts at other financial institutions.

Please **contact** the credit union if you would like to set-up this feature on your account or if you have questions.



**ENTER** FOR A  
CHANCE TO **WIN!**

USE YOUR DEBIT CARD WITH  
A SIGNATURE FOR A CHANCE TO WIN  
A KITCHENAID STAND MIXER

## MARK YOUR CALENDAR

**Friday, August 30th** - END of Friday Summer Hours  
(8 am to 12:30 pm)

**Monday, September 2nd** - Closed for Labor Day



## CONNECT WITH US!



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### **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)

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