



November eNews

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Live *your* **BEST**

FINANCIAL

LIFE!

Make **donating** part
of your financial life.



Toro Credit Union gives back to the community each year by donating to these great programs!

- Toro College Scholarship Program
- Toys for Tots – *You can donate at the credit union.*
- Melrose/Hoffman Employee Critical Need Fund
- United Way – *You can donate via payroll deduction.*

Make donating a part of your financial life.



ENTER FOR A
CHANCE TO **WIN!**

**ENROLL IN BILL PAY FOR A CHANCE
TO WIN A IROBOT ROOMBA ROBOT VACUUM**

Enroll in Bill Pay.

“Our Member-Owners
SAY IT BEST”



I joined the Toro Credit Union primarily for the convenience. I think it's fantastic that we have this service on-site and the credit union staff are great! They're always super helpful and friendly to work with.

Angela | Toro Credit Union Membr-Owner

Read more 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!

What are you **SAVING FOR?**

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

*Federally insured by NCUA, Equal Housing Opportunity.

Open a savings account today!

Like Us On Facebook

Click the "[Like us on Facebook](#)" icon to keep up with everything going on at YOUR credit union!

- Special offers
- Holiday closings
- Summer hours
- Financial news
- Financial education
- Contests
- Events

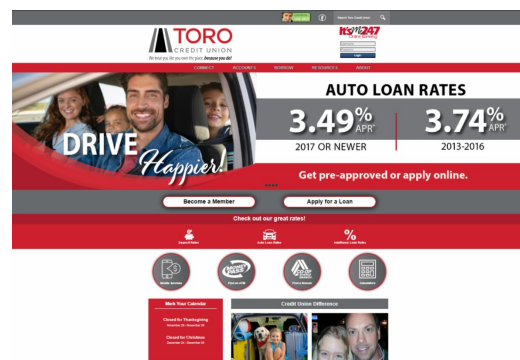


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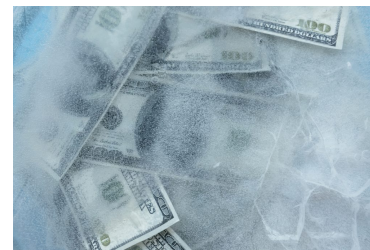
Website Facelift

Our website is getting a face-lift! Keep an eye on our website – it will soon have a new look, some new functionality, and will be mobile-friendly.



How and When to Freeze and Unfreeze Your Credit

These days data breaches are almost commonplace — Yahoo in 2013, Equifax in 2017, and Marriott just last year — all of which compromised billions of user accounts and personal details. But even though breaches may seem like old news to you by now, they should still serve as a serious warning. According to research by Javelin, new account fraud is on the rise, and financial losses stemming from it increased from \$3 billion in 2017 to \$3.4 billion in 2018. Thankfully, there are steps you can take to keep your information safe — as part of the Economic Growth, Regulatory Relief and Consumer Protection Act, credit freezing is now free and easier than ever.



“Credit freezing is really the best way that we have available right now to prevent new account fraud.” says Rob Douglas, identity theft and fraud expert.

Click the following link to read the full article and learn:

- [What is a credit freeze](#)

- Who are credit freezes used for
- How to freeze credit
- How to unfreeze credit

Article from Savvymoney <https://bit.ly/2BFvkx7>

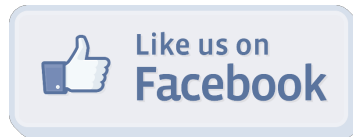
Mark Your Calendar

Thursday & Friday, November 28th & 29th - Closed for Thanksgiving

Monday - Wednesday, December 23rd - 25th - Closed for Christmas



CONNECT WITH US!



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

Toro Credit Union

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