



## September 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.

Get pre-approved or apply online now!

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.

### Manage My Cards

Log in to your Mobile Banking App to manage and protect your cards using the "Manage My Cards" feature.

- Temporarily turn card off if you have misplaced it
- Turn card back on once you have located it
- View card transactions and balance
- Setup activity alerts
- Report a lost or stolen card

How to use access the Manage My Cards feature:

1. Log in to the Mobile Banking App
2. Click "More" in the bottom corner
3. Click "Manage My Cards"

Please [contact](#) the credit union if you have any questions.





## <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”



*The rates Toro Credit Union are as competitive as you'll find! Plus the convenience, especially for me as a current Toro employee, can't be beat. Add to that the friendliness, helpfulness and professionalism of the credit union staff; and it's a winning combination! Kudos to everyone who works at the credit union – keep up the great job!*

*Carrie* | 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!

# What are you **SAVING FOR?**

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

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



Like us on Facebook

## Credit Reports: Your Digital Defense

I feel like much of what I've done these last few months has been warning people about scams. They reared their heads at the holidays, at tax time. Yesterday, I got a call on my home phone that Caller ID flagged as spam which is often a precursor to scams. But a heads up you don't often get is one from the FBI itself. Last week, the [FBI's field office in Portland, Oregon](#) issued a brief advising that checking your credit report can help protect you against identity theft. And if the FBI advises you to check your credit, you probably should. Here's why.



### You can't stop breaches

When Equifax got hacked last year, there was nothing you as an individual could do about it. And when breaches happen in the future, there will likely be nothing individuals can do about them either. What you can do is check your credit history says Beth Ann Steele, Spokesperson for FBI Portland. You are likely eligible to check your credit report (and your score) for free via your credit union or bank. If you're not, you're eligible to receive three, free credit reports each year — one from each of the three main credit bureaus, TransUnion, Experian and Equifax — via [annualcreditreport.com](#). A good rule of thumb is to spread those three reports out so you're checking one every four months. You can check your credit score even more regularly. Because scores are calculated based on the information in your credit report, if something seems awry with your score, it's a good idea to pull an additional credit report.

### Why it's important to check

Checking to make sure your report is correct is the first step in catching fraud — and can save you from a massive financial headache. “[One key] thing you want to remember when checking your credit report is checking for new accounts that are opened up using your personal information,” says Paul Stephens, Director of Policy and Advocacy for Privacy Rights Clearinghouse. If a fraudster gets ahold of your personal information, they could take out loans, open new lines of credit and even open a cell phone account under your name.

Another reason to keep an eye on your credit report: Credit agencies sell your report's information to creditors, employers, insurance companies and other businesses. If your information is inaccurate or there's been fraudulent activity under your name and it has gone undetected, that could cost you a job, a loan for a house or car, or a higher price tag on auto or homeowners insurance.

Finally, if you really want to protect yourself, place a credit freeze on your reports advises Stephens. A new federal rule was just signed into law on May 24th stating that consumers in all states will be able to place and remove [security freezes for free](#) beginning in the fall. Article from SavvyMoney - With Hattie Burgher

**Check your credit score today by clicking "My Accounts" and then "Credit Score" within Online Banking.**

## Mark Your Calendar

Thursday, October 17th - International Credit Union Day

(Watch Facebook for more details)



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**CONNECT WITH US!**



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

**Toro Credit Union**

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