



# Member-Owners' UPDATE

A quarterly publication for the member-owners of Toro Credit Union.

Fall 2019

## Did you Know?

You can turn your Toro CU debit card **ON and OFF as-needed**. Whether it's lost, stolen, or misplaced, simply click on the "Manage My Card" button in our Mobile App to turn spending on or off.

## Rate Snapshot

### Auto Loans

As low as 3.49% APR\*  
(2018-2020) for 5 years

### Toro Equipment Loans

As low as 6.25% APR\*

Plus, earn up to \$250 toward your purchase with our Toro Equip. Rewards program!

Visit us at [torofcu.org](http://torofcu.org) to view all our loan & savings rates.

\*All rates are expressed as Annual Percentage Rate and are subject to change without notice. Loans offered with approved credit. See the credit union for full details and disclosures.

## Mark Your Calendar

**Thursday, October 17**  
International Credit Union Day!

**Thurs. & Fri., Nov. 28 & 29**  
Closed for Thanksgiving

**Mon. - Wed., December 23-25**  
Closed for Christmas

 Like us @ToroEmployeesFCU for the latest Toro CU news, contests, promotions, office closings & more.

## Live your BEST FINANCIAL LIFE!

This quarter we're encouraging our members to *live your best financial life* by finding BALANCE in everything you do.

- **SAVE** in October
- **GIVE** in November
- **SPEND** in December



We'll provide tips to help you save, give and spend with balance, and we'll highlight the tools we offer to make it simple and convenient.

## What are you SAVING FOR?



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

# October 17<sup>th</sup> is International Credit Union Day!

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged.

This year's ICU Day theme is **Local Service. Global Reach.** At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. Credit unions all over the world help members start a small business, own a home or continue their education – people who are often denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

This is why Toro Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.



**Local Service.  
Global Reach.**

## “Our Member-Owners SAY IT BEST”

*The credit union is great; especially because of its convenience. I started a savings account to strictly use when saving for vacations and time off. The staff at the credit union make it quick and easy to do my banking whenever I visit.*



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

## Congratulations To Our Contest Winner!



Congratulations to Melissa Welle, winner of our July/August contest! Melissa took home a KitchenAid Stand Mixer just for using her Toro Credit Union debit card with a signature!

### Enter our Oct./Nov. contest!

**Enroll in Bill Pay & you'll be entered to win a ROOMBA vacuum.**

## Financial Resource Days Coming Soon!

Toro Credit Union is coming to you! Watch for details on your Financial Resource Day sponsored by Toro Credit Union. On this special day, we'll be sharing **FREE** financial education, special offers, membership information and much more. Stop by our table, grab a cookie, and learn more about how we can save you time and money, and help you with financial roadblocks and goals.

**Upcoming Resource Days: October:** Windom | **November:** Lyndale

- Tomah
- Shakapee
- El Paso
- Riverside
- Beatrice
- El Cajon
- Plymouth
- Charles Machine Works
- Iron Mountain

If you wish to join YOUR credit union before your Financial Resource Day, simply visit [www.ToroFCU.org](http://www.ToroFCU.org) and complete an online membership application.

8111 Lyndale Ave. S | Bloomington, MN 55420 | (952) 887-8041 | (800) 525-0051 | Fax: (952) 948-4849

[www.ToroFCU.org](http://www.ToroFCU.org) | [torocreditunion@toro.com](mailto:torocreditunion@toro.com) | [@ToroEmployeesFCU](https://www.facebook.com/ToroEmployeesFCU) | Lobby Hours: Monday-Friday: 8:00 am – 4:30 pm

**Board of Directors:** Grant Adams | Dennis Berkowitz | Jeff Bieber | Paul Danielson | Brandon Doherty | Sarah Hartung | David Yakes

**Supervisory Committee:** Tyler McMahon | Diane Noland | Frank Zschoche

**Staff Listing:** Mark Bailey | Denise Berkebile | Grant Johnson | Colleen Johnson | Fancy Lang | Kailee Larson | Patrick Rutten



Free ATM's are located in over 25,000 locations around the country.



Access more than 5,400 Shared Branch locations around the country.



Toro Employees Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.