



Member-Owners' UPDATE

An annual publication for the member-owners of Toro Credit Union.

Winter 2020

Did you *Know?*

One of the easiest ways to save money is to transfer a set amount into your savings account each pay period. **Simply set it & forget it!**

Rate Snapshot

Auto Loans

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

Toro Equipment Loans

As low as 6.00% APR*
Plus, earn up to \$250 toward your purchase with our Toro Equip. Rewards program!

Visit us at 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*

Tuesday, Feb. 18
71st Annual Meeting

Friday, March 6
Closed for Toro Employee Recognition Day

 Like us @[ToroEmployeesFCU](https://www.facebook.com/ToroEmployeesFCU) for the latest Toro CU news, contests, promotions, office closings & more.



Dream **BIG.**
Save BIGGER.

Increase the amount you save each month.

LIVE your BEST FINANCIAL LIFE in 2020!

Need a savings account? Call, stop in or open online.

*Federally insured by the NCUA.



Make your
FINANCIAL RESOLUTION
BY INVESTING IN A NEW
SHARE CERTIFICATE!

LIMITED TIME OFFER

2.00% APY*
13-Month Term | \$1,000 minimum deposit

Log into It'sMe247 Online Banking to invest in a certificate.

*Annual percentage yield (APY). Rates as of 1/1/2020. The minimum deposit is \$1,000 and you may add to the Share Certificate at any time with a minimum deposit of \$250. This special has a \$75,000 maximum deposit per member. Toro Credit Union reserves the right to end or modify this offer at any time. There will be a penalty for early withdrawal. See credit union for full details. Limited time offer. Federally insured by the NCUA. Equal Housing Opportunity.



Join Us For Your
71st ANNUAL MEMBERSHIP MEETING

Tues., **FEBRUARY 18TH | 4:15PM - 5:00PM**
at the **BLOOMINGTON CAFÉ**

ENTER TO WIN* TORO EQUIPMENT

*Must be present to win.



Congratulations To Our Contest Winner!

Congratulations to Jorge Mendivil from El Cajon, CA, winner of our Oct./Nov. contest! Jorge won an iRobot Roomba vacuum for enrolling in our Online Bill Pay service!

Enter our Jan./Feb. contest!



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

Board of Directors: Dennis Berkowitz | Jeff Bieber | Paul Danielson | Brandon Doherty | Sarah Hartung | Steven Peterson | David Yakes

Supervisory Committee: Tyler McMahon | Diane Noland | Frank Zschoche

Staff Listing: Mark Bailey | Denise Berkebile | Grant Johnson | Colleen Johnson | Fancy Lang | 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.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.ToroFCU.org or we will mail you a free copy upon request if you call us at (800) 525-0051.

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- » Dream Big. Save Bigger in 2020!
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