



April eNews

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COVID-19 UPDATES

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Your Money is Safe

There are a lot of things to worry about these days, but the safety of your money at Toro Credit Union isn't one of them. Your money is safe, and your accounts are fully insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000. There is no risk of keeping money in your account, but there are countless risks to holding excess cash.



24/7 Self-Service Banking

You can meet nearly all of your financial needs without leaving your home. We strongly encourage you to use Toro Credit Union's digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts with [It'sMe247 Online Banking](#), by using the [Mobile Banking App](#), or by using many of the other convenient services:

- [Online Banking](#)
- [Online Bill Pay](#)
- [Mobile Banking App](#)
- [Text Banking](#)
- [Mobile Deposit Capture](#)
- [CU*Talk](#)
- [Mobile Banking – Manage My Cards](#)
- [Pay Anyone](#)
- [A2A Transfers](#)
- [Pay My Loan](#)
- [Online Loan Applications](#)
- [Online Forms](#)
- [MoneyPass ATMs](#) - Access 25,000+ FREE ATM locations around the country
- Electronically Signature - Loan or other documents
- Loan closings - Offered by appointment

If you need assistance enrolling in or using any of these services, please visit our [website](#) for instructions or [contact us](#).

The lobby at our Lyndale location will remain closed until further notice. However, if you need assistance please call or email the credit union. We've extended our telephone customer service hours to 7:00 am to 7:00 pm, Monday through Friday and Saturday from 7 am to 4 pm to better serve you.

- **Telephone Assistance:** 952-887-8041
 - **Staff Telephone Hours:** Monday–Friday 9am–3pm CST

- **Email Assistance:** ToroCreditUnion@Toro.com

Resources

Financial Counseling

Toro Credit Union members and their immediate family have access to six free, private and confidential financial counseling sessions annually with a certified consumer credit counselor from LSS Financial Counseling. Sessions are available by phone, in-person in Minnesota, or online.



LSS Financial Counseling offers a wide variety of services including but not limited to:

- Establishing a budget
- Improving your credit score
- Consolidating your payments with a debt management plan
- Managing your student loans
- Buying and protecting your home
- Getting out of debt
- Building credit

Please call 1-800-528-2926 or visit [LSS Financial Counseling](#) to schedule your free session today!

Financial Counseling

eStatement Contest Winner

Bailey Hoffman is the proud winner of a YETI Cooler and two YETI Tumblers after she signed up for eStatements during our January and February Contest. Congratulations, Bailey!

Be sure to log in to Mobile Banking during April and May for a chance to win a Kitchenaid Stand Mixer!



A promotional banner with a purple and red background. The text reads: 'ENTER for a chance TO WIN LOG IN TO MOBILE BANKING FOR A CHANCE TO WIN A KITCHENAID STAND MIXER'. On the right side of the banner is a high-quality image of a silver Kitchenaid Artisan stand mixer.

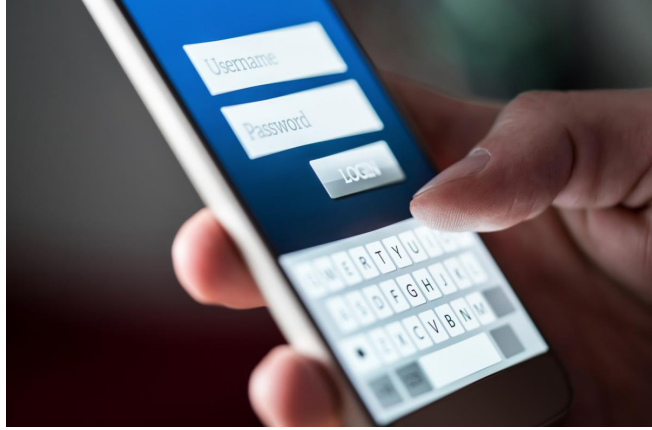
[Learn more about Mobile Banking](#)

Text Banking

Text banking is a convenient service

that allows you to receive quick on-the-go updates on your accounts via text message. Request and receive account information by sending text commands to Toro Employees. You can also enroll in eAlerts to receive automatic notices regarding account balances, deposits, withdrawals, or upcoming payments.

Text banking is a free service from Toro Credit Union but your mobile carrier's standard texting and data rates may apply.



Follow these steps to set up text banking:

- Log in to “Toro’s Mobile Banking App”
- Tap “My Account”
- Tap “Text Banking”
- Tap “Enroll”
- Select a nickname and accept the terms and conditions.
- Set up eAlerts.

Questions

New or Used Auto Loans

If you have an auto loan, and it's not with Toro Credit Union, you're probably paying too much.

A few reasons why your auto loan should be with Toro Credit Union:

- Competitive rates
- Valuable pre-approval for the maximum qualified loan amount
- Easy payment options like automatic transfer or payroll deduction
- Work with someone you know and trust
- 100% financing (no down payment required if you qualify)
- Terms up to 72 months
- We'll lower your interest rates as your credit score improves*



Already have your loan with another lender? Refinancing with Toro Credit Union is FREE, easy, and could save you thousands of dollars!

*Some restrictions apply.

Apply Now

“Our Member-Owners
SAY IT BEST”



For 21 plus years I have been blessed to be a member of Toro Credit Union. The friendliness and helpfulness of Joan and the credit union staff are the best!

The credit union staff has helped me in refinancing my home and financing other life events; at more competitive rates than other financial institutions.

Dave | Toro Credit Union Member-Owner

Email us a quick note sharing your Toro Credit Union experience along with your photo, and we'll deposit \$5 into your account as a THANK YOU!

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

Mark Your Calendar

Wednesday, April 15th - Last day to contribute to an IRA for 2019 - **Extended Until July 15**

Monday, May 25th - Closed for Memorial Day



CONNECT WITH US!



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

Toro Credit Union

8111 Lyndale Ave S.
Bloomington, MN 5542

Lobby CLOSED until further notice.

Staff Telephone Hours: Monday–Friday 9am–3pm CST

Call Center Telephone Hours: Monday–Friday 7am–9am CST & 3pm–7pm CST,
Saturday 7am– 4pm CST

Email: torocreditunion@toro.com

Website: www.ToroFCU.org

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