

## July eNews

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# AUTO FINANCING

## MAY BE YOUR BEST OPTION!

**Financing or refinancing your auto loan at Toro Credit Union may be your BEST option.**

HERE'S WHY:

- Rates as low as 2.99% APR\* for 5 years
- Avoid high dealer loan rates
- You can still take advantage of dealer rebates
- Avoid paying sticker price

Call to understand your BEST Option or Apply Online!

[Apply Online](#)

\*Annual Percentage Rate. With approved credit. Not all borrowers will qualify for the same rate.

## Lobby Open

The lobby reopened on June 8th, and the following are changes in our procedures to maintain the health and safety of staff and members:

- Lobby hours will be 8:30 am to 4:00 pm CST Monday-Thursday, and 8:30 am to 12:30 pm Friday Summer Hours.
- Clear plexiglass barriers have been installed at the teller line.
- Floor decals have been installed to encourage social distancing.
- We've removed everything from the lobby that can't be appropriately sanitized.
- The lobby will be limited to 3 members at any given time. If you see that we've reached maximum capacity, we kindly request that only one member waits in the hall until a member exits the lobby. Other members should wait outside or in an alternative area to avoid congestion in the hallway outside the credit union.
- Sanitizing stations have been installed in the lobby for your convenience.

- Staff will be disinfecting surfaces and equipment after serving each member.
- Appointments are required for any nonstandard service, such as loans.
- Staff will be wearing face coverings for your protection.
- Members are encouraged to wear a face covering but will be asked to temporarily remove their face covering for identification purposes.

Questions

## 4.0 Mobile App COMING SOON!

The 4.0 Mobile App will have the same great features with a few changes, plus it will be tablet friendly. The “More” section will offer the following new features:

- Branch Information – New live hours
- Message Center – We’ve simplified how you view your messages and manage your inbox
- New Feature Guide – See everything your app can do

**NEW!**

If the new 4.0 Mobile App doesn’t automatically update on your device, simply visit your App store to refresh the Toro Credit Union App and start enjoying all the new 4.0 updates. Please contact the credit union if you have any questions.

Questions



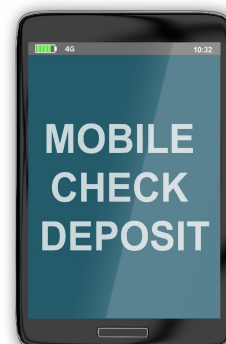
If you’re experiencing financial hardship resulting from the impacts of COVID-19, please contact us so we can discuss solutions.

Financial Assistance

## Mobile Check Deposit

Mobile Check Deposit allows you to deposit a check by taking a picture on your smartphone. Follow these steps to deposit a check using Mobile Deposit Capture:

- Endorse the back of the check and write “Mobile Check Deposit Toro FCU”
- Log in to “Toro’s Mobile Banking App”
- Tap “Move Money” Icon
- Tap “Deposit Check” Icon
- Tap “Deposit Your Check” option
- Enter the dollar amount of the check with a decimal
- Tap “Take picture” box below the front of check heading.
- Position check in the frame and tap the “Camera” icon to take a picture. Make sure the entire check is within the frame.
- If the image is clear tap “Use”
- Tap “Take picture” box below the back of check heading.
- Position check in the frame and tap the “Camera” icon to take a picture. Make sure the entire check is within the frame.
- If the image is clear tap “Use”
- Tap the “Deposit to” account and select the account.



- Select "Submit"

[Learn More](#)

## 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](#).

[Resources](#)

## CONGRATULATIONS To Our Contest Winner!

Congratulations to Lisa Perez, winner of our April/May contest! Lisa took home a KitchenAid Stand Mixer just for logging into our FREE Mobile Banking App.



**ENTER**  
*for a chance*  
**TO WIN**

USE YOUR **DEBIT CARD** WITH  
SIGNATURE FOR A CHANCE TO WIN AN  
**AMAZON ECHO &  
NEST THERMOSTAT**



“Our Member-Owners  
SAY IT BEST”



*I transferred multiple auto loans from another financial institution to Toro Credit Union and saved money. The entire process was very easy! Mark & Denise were fun, friendly, and enjoyable to work with.*

**Jon** | Toro Credit Union Membr-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.](#)



**New Summer Lobby Hours**  
Monday–Thursday 8:30 am–4 pm CST  
Friday 8:30 am - 12:30 pm

### New Emails & Telephone Numbers

Don't forget that you will need to use the new email addresses and telephone numbers to contact your credit union team starting on July 13th.



[New Contact Information](#)

### Mark Your Calendar

Friday, August 28th - Last day of Friday Summer Hours



# COVID-19 UPDATES

>> [Click here for our latest updates.](#)

## CONNECT WITH US!



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

### **Toro Credit Union**

8111 Lyndale Ave S.  
Bloomington, MN 5542

**New Summer Lobby Hours:** Monday–Thursday 8:30 am–4 pm CST, Friday 8:30 am - 12:30 pm

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

Email: [torocreditunion@toro.com](mailto:torocreditunion@toro.com)

Website: [www.ToroFCU.org](http://www.ToroFCU.org)

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