

## Checking

### ClickSWITCH

**Finally, ClickSWITCH offers a simple way to switch your checking account.**

In as little as 10 minutes, switch all of your direct deposits 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. SWITCH before April 30<sup>th</sup> & get \$100!\*



**SWITCH**  
before April 30<sup>th</sup>  
& get \$100!\*

**< ClickSWITCH >**  
Finally, There's a Simple Way to Switch Your Checking Account.  
**It's Your Money, Switching Should Be Easy.**

#### WHY USE CLICKSWITCH?

- Change financial institutions without the hassle
- Securely switch direct deposits and automatic payments in as little as 10 minutes
- 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

#### HOW IT WORKS

- Activate ClickSWITCH using your SwitchTRACK/Activation code. Log in and in just a few clicks, you'll activate this secure online solution.
- Switch your direct deposits and automatic payments. Use your old account to automatically find and move all recurring transactions.
- Get notifications as it works for you. The online solution does the work for you, just get notified when it's done.
- Once all of your accounts have been switched, you can even initiate the closure of your account at your old financial institution.

**The fast, safe and free way to switch your direct deposits and automatic payments!**

## GET STARTED

Call us today at (952) 887-8041 or visit a branch near you to get started and receive your activation code. SWITCH before April 30<sup>th</sup> & get \$100!\*

Already have an activation code?

Visit <https://torofcu.clickswitch.com>

\*Use ClickSWITCH to automatically move your direct deposits to Toro CU before 4/30/19 and get \$100 when your account is open and active with 4 consecutive direct deposits. Federally insured by the NCUA.

## Checking Accounts

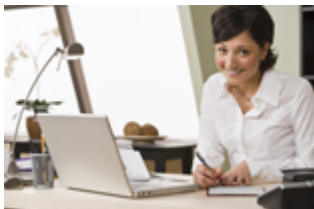
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We have simplified checking by offering two straightforward accounts-

EZ Checking account – No minimum balance, unlimited check writing, no monthly service charge. Simple. Functional.

Balance Plus Checking account – Earn dividends on your balance. You'll pay no monthly fee as long as you keep a \$500 minimum balance and unlimited check writing.

- Set up Direct Deposit of your paycheck so you do not have to worry about depositing your paycheck while your gone from work.
- Click [here](#) to print out Direct Deposit Enrollment for The Toro Company
- Your first box of economy checks are free.
- View your check images for free in Online Banking.
- To reorder checks click [here](#) to enter the secure website.
- Don't forget to add on overdraft protection and never worry about overdrafts. This line of credit is available to qualified borrowers.
- We also offer Courtesy Pay, free Bill Pay, Debit/ATM cards



## ATM/Debit Card

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**DEBIT CARD** – Get cash at ATMs and make purchases anywhere around the world where MasterCard is accepted. Convenient for personal or business travels. The money for purchases comes out of your checking account as if you had written a check. Please contact us at (952) 887-8041 ☎ or 1-800-525-0051 ☎ to request a card.

**ATM CARD** – Use your ATM card to get cash anywhere, anytime to withdraw funds from your savings or checking account.

- Credit union allows 4 free ATM withdrawals per month per cardholder; a \$2 fee will be charged after the free withdrawals.
- **MoneyPass Network** offers [surcharge-free ATM's](#) at many US Bank branches, Kwik Trip stores, and other locations nationwide. You can make deposits at selected MoneyPass ATMs. Please click on locator below for locations including deposits.
- Four ATM locations for **employees only** are located at Lyndale, Tomah, Shakopee, and Windom.

Forgot your PIN? No worries!

You can now call directly to change your PIN @ **1-800-717-4923**

**You will need your Debit or ATM card, last four of your SSN, and call from the phone we have on file.**

**Exciting news!!!**

## Chip Debit Cards

Toro Credit Union now offers chip debit cards to enhance security for your transactions.





[Learn more](#) about chip credit cards or call 800-525-0051 to speak with an MSR.

[ATM Locator for MoneyPass Network](#) -Look for the MoneyPass logo



[ATM Locator for Shazam Privileged Status Network](#) -Look for the Status logo



Call 1-800-525-0051  immediately during regular business hours (Monday-Friday 8:00 am – 4:30 pm CST) to report **lost or stolen** cards. **After hours, call 1-800-383-8000** .

Shazam Bolt\$ – The more convenient way to manage your account whenever you want. The Shazam Bolt\$ app allows you anywhere, anytime access on your smartphone. You can receive alerts for potentially fraudulent activity such as debit purchases or ATM withdrawals exceeding any amount specify. Shazam Bolt\$ delivers a *safer, easier, and faster* mobile solution.



## Courtesy Pay

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Courtesy Pay can be a valuable service because it protects your reputation and avoids the additional fees that are often charged by the merchant when an item is returned NSF.

- We automatically offer Courtesy Pay to qualified checking accounts to cover checks you write or electronic ACH payments and we charge a \$25 fee per item we pay.
- We reserve the right to return the item as NSF (fee applies) if you don't qualify for coverage.
- You may opt out of coverage.

- You must repay any overdraft balances and fees within 14 days.

Federal regulation required you to opt-in in order to expand the Overdraft Privilege Program to your Visa Debit Card transactions and ATM transactions. *You can opt-in in ItsMe247 Online Banking.*

Consider Courtesy Pay as a safety net and opt-in for peace of mind. No one intends on overdrawing their account but accidents do happen. Opt-in to avoid a declined transaction when you need it most – like in a roadside emergency or an empty tank at the gas station. Plus, Debit Card Overdraft Protection doesn't cost anything until you need it. However, if you do not opt-in, any debit card transactions with insufficient funds will be declined.

## Overdraft Protection

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Qualified members can obtain an overdraft protection line of credit and never worry about overdrafts again. Funds are transferred from your line of credit into your Toro Credit Union checking account. Your savings accounts are also used as overdraft protection for no fee.

[Click here to apply for a line of credit](#) (you must be a member) or call us at 952-887-8012 or 1-800-525-0051 to apply by phone with one of our loan officers.

## Fee Schedule

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**Effective 11/02/2018**

### Checking Account Fees

Returned NSF fee	\$ 25 per check
Paid NSF fee	\$ 25 per check
Courtesy Pay - maximum of \$100 per day	\$ 25 per item
Stop Pay charge - ACH, Bill Pay & Checks	\$25 per request
Check Copy charge (free in Online Banking)	\$ 5 per check copy
Checking Printing fee	Prices vary depending upon style
Balance Plus Checking Account (minimum balance charge)	\$ 10 per month if \$500 minimum balance is not maintained.
Other Service Fees (all accounts)	

**Effective 11/02/2018**

Money Market Account (minimum balance charge)	\$ 10 per month if \$2,500 minimum balance is not maintained.
Account Reconciliation & Research fee	\$ 30 per hour
Statement copy fee	\$ 5 per period
Inactive Fee After 12 Months (Quarterly)	\$15 per quarter
Deposited Item Return fee	\$ 15 per item
Foreign Deposit Items	\$40 guaranteed
Foreign Deposit Items	\$20 non- guaranteed
Items Sent for Collection fee	Varies depending upon check
Wire Transfer (incoming) fee	\$ 5 per wire
Wire Transfer (outgoing) fee	\$ 20 per wire
Cashiers Check fee	\$ 3 per check
Money Order fee	\$ 3 per item
Gift Card fee	\$ 2.50 per card
Withdrawal Check (second party payee) fee	\$ 2 per check
Levy & Garnishment fee	\$25
Stop pay fee for teller checks	\$25 per check
Returned Statement Fee after two (2) monthly statements, or two(2) quarterly statements returned undeliverable.	\$ 10 per statement
Express Mail fee	prices vary upon service
Subordination of Real Estate Loan	\$100
Account Reactivation fee - within 6 months	\$10 reopen account
Electronic Funds Transfer Fees	

## Effective 11/02/2018

ATM Withdrawal fee - after 4 free per month	\$ 2 per transaction
ATM/Debit Card Overdrawn fee	\$ 25 per withdrawal
Replace ATM card	\$ 10 per card
ACH Return NSF fee	\$ 25 per item
ACH Paid NSF fee	\$ 25 per item
ACH/Debit Card Stop Payment fee	\$ 25 per request

If you pay for something with a check you may authorize your check to be converted to an electronic funds transfer. You may also authorize merchants to electronically debit your account for returned checks fees.

The rates and fees listed are accurate and effective for all accounts as of the Effective Date indicated on this Rate & Fee Schedule. Please contact us for current rate and fee information.

If you are using a screen reader or other auxiliary aid and are having difficulty with this site, please call 800-525-0051.



Call 1-800-383-8000 for lost or stolen ATM or Debit cards.

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[Privacy Policy](#)



Equal Housing Lender



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