

September 2022

Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers, DOB; most likely this has the potential of being a scam.

Tips to Avoid Fraud

Pay attention to even seemingly harmless requests. A common ploy scammers use is emailing you a link to do something like change your account password. The link, in reality, will download malware or spyware. Do not open any links or documents that you're not expecting to receive.

i TopLine is here to help. Please contact us anytime at 763-391-9494 or email Ask@TopLinecu.com.

current payments

New auto loans

\$299.94_{/MO}

\$20,000, 75-month and 3.79% APR.* Payment is \$15.00 per thousand dollars. 2018 & newer model year.

Home equity line of credit

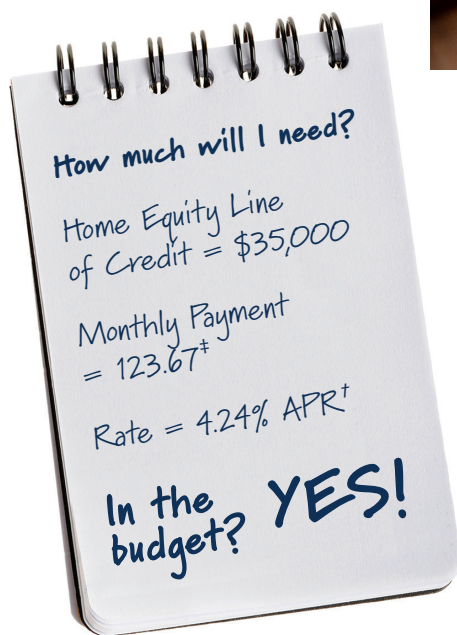
\$54.17_{/MO}

\$20,000 line and 4.75% APR** where LTV is 70% or less. Payment is \$3.96 per thousand dollars with a \$50 minimum.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. Rate listed above is on 2018 or newer vehicles. **Variable rate is subject to change monthly and is based on the Wall Street Journal Prime Rate with margin added based on credit profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.

Dream BIG with an interest-only home equity line of credit from TopLine!

TopLine's new Interest-Only Home Equity Line of Credit (HELOC) allows you the flexibility to tap into the equity of your home for any reason, at any time. Use the funds to pay for home improvements, tuition, auto purchase, debt consolidation, weddings, unexpected emergencies and more.



Your monthly payment is super low!

- ▣ Interest Only Payments: based on outstanding balance or \$50.00, whichever is greater.[†]
- ▣ Rate: starts at 4.24% APR, is variable, and based on credit history.[†]
- ▣ Term: 30-year term with 10-year draw period and 20-year repayment period.[†]
- ▣ Minimum loan amount: \$10,000

i Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or visit your local TopLine branch.

[†]Annual Percentage Rate (APR) starts at 4.24% to 8.99% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product. *Loan to value is 80% or less. Payment is \$3.53 per thousand dollars with a \$50 minimum. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments. ©2022 TopLine Federal Credit Union. All rights reserved. Printed in the U.S.A. *Registered trademark of TopLine Federal Credit Union. TopLine does

September is National Insurance Month!

Every day millions of Americans put their families' financial futures at risk by not owning any or enough auto, home, life or business insurance coverage.

Insurance can be confusing and overwhelming. TopLine's knowledgeable Insurance Agents are committed to helping answer all your questions and ensuring you, your family or your business have the proper coverage at the best price.

TopLine Insurance Agency offers personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers—up to 20 different insurance carriers in all to assure you get the right policy and best price.

When was the last time you had your insurance needs reviewed by an insurance professional? Schedule your free personalized, no obligation, coverage comparison today with TopLine Insurance Agents Phil Derksen or Jeff Seifert.



i Call 763-391-0007, email Quote@TopLinecu.com or stop by any of our branch locations.

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly owned subsidiary of TopLine Federal Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Federal Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Federal Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Federal Credit Union. TopLine Insurance Agency, LLC is not affiliated with the NCUA or the federal government. The insurance offered is not an obligation of TopLine.



i Get pre-qualified today! Visit us 24/7 at www.TopLinecu.com, call 763-391-0877, email MyMortgage@TopLinecu.com or stop by any branch location.

Home sweet home!

Whether you're searching for the perfect first home, upgrading to fit your growing needs or refinancing your existing mortgage, TopLine is here to guide you through the process. We have fantastic home loan options like Conventional Loans with as little as 3%* down and VA & Rural Development Loans with 0% down—your home payment may most likely be lower than renting!

Consider refinancing if your interest rate is higher than 3.5% or you may be missing out on an opportunity to save thousands of dollars over the life of your home loan! We offer no-closing cost options so even a small decrease in rate is a win-win and it's free to inquire.

*For those that qualify. Pre-qualification allows TopLine to pull credit report.

board of directors

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Joan Molenaar vice chair
Bill Hnath treasurer
John Jacobs secretary
Kelly Breit director
David Ensteness director
"KP" Prabhakar Karri director
Therese Kieffer director
Pam Stegora Axberg director

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Mary Texer chair
Mike Rogosheske
Bill Akuma
Beth Ketelsen
Diane Smith

president & ceo

Tom Smith
763-391-9494
president@TopLinecu.com

TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369
763-391-9494
800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com



TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by National Credit Union Administration.
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NMLS# 654913

branch hours & locations

Bloomington

5221 Viking Drive
Bloomington, MN 55435

lobby

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

drive-thru

Mon–Fri: 8:30AM–6PM
Sat: 9AM–12PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

lobby

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

drive-thru

Mon–Fri: 8:30AM–6PM
Sat: 9AM–12PM

Como Park

976 Lexington Parkway
St. Paul, MN 55103

lobby

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

drive-thru

Mon–Fri: 8:30AM–6PM
Sat: 9AM–12PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

lobby

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

drive-thru

Mon–Fri: 8:30AM–6PM
Sat: 9AM–12PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

lobby

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

drive-thru

Mon–Fri: 8:30AM–6PM
Sat: 9AM–12PM



763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

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TopLine[®]
Federal Credit Union
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