

November 2021

## 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

### Zero-down new car loans

**\$297.64**/mo

\$20,000, 75-month and 3.54% APR.\* Payment is \$14.89 per thousand dollars. 2017 & newer model year.

### Home equity line of credit —interest only

**\$54.17**/mo

\$20,000 line and 3.25% APR\*\* where loan to value is 70% or less. Payment is \$2.71 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 2017 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.

## College scholarships are available for TopLine members.

The Minnesota Credit Union Foundation Scholarship Council (FSC) is awarding **\$16,000 in scholarship funds** to Minnesota credit union members who are continuing their education.

Scholarship awards include **sixteen \$1,000 scholarships**. Any individual planning to pursue or continue post-secondary education in fall 2022/spring 2023 or is a high school senior graduating in 2022 is eligible to apply. **Don't miss! The deadline to apply is November 30, 2021.**

**i** For more information or to apply, visit the Minnesota Foundation Scholarship Council website at [www.mncun.org/scholarship-council](http://www.mncun.org/scholarship-council)



## TopLine Credit Union Foundation Scholarship Recipients Announced



Jason (middle), TopLine 2020 Scholarship Recipient

This year TopLine Credit Union Foundation recognized 14 recipients and award a total of \$15,500 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of "Describe a time in your life where you experienced adversity and overcame obstacles either through your education, social or family life? How do you plan to use what you learned to achieve your future goals?"

### Congratulations to the 2021 Scholarship Recipients!

Collin P.  
Calvin T.  
Zachary D.

Lauren F.  
Henry M.  
Charles I.

Grace T.  
Naomi M.  
Victoria D.

Jordain C.  
Anna L.  
Caitlin W.

Pachia V.  
Jennifer P.

# Earn some **extra cash back** on your holiday shopping!

It's so easy! Just use your **TopLine Rewards Visa Signature, Platinum Rewards Visa** or **Business Visa**® between November 15 and January 31, 2022 for your holiday shopping and other purchases, and treat yourself to some extra cash back!



## Earn Cash Back Bonus\* on the following purchases:



- 5% at Amazon/Book Stores
- 2% at Discount Stores and Wholesale Clubs—like Target, Walmart, Costco, Sam's Club
- 2% at Grocery Stores



**There's absolutely nothing special you need to do!** Simply use your TopLine Rewards Visa—and start earning today!

**i** If you don't have a TopLine Rewards Visa, make the switch today! Apply online at [www.TopLinecu.com](http://www.TopLinecu.com).

\*Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$500. Cash back earnings will be shown on your credit card statements. 5% cash back offer is earned on all book & stationary merchant code purchases, 2% on all discount store, wholesale club and grocery merchant code purchases, excludes balance transfers. Credit card account must be in good standing to receive the cash back earnings. Offer valid November 15, 2021 – January 31, 2022. TopLine is not affiliated with Amazon, Target, Walmart, Costco or Sam's Club.



## TopLine's 23rd Annual Holiday Gift Drive

TopLine will host our 23rd annual Holiday Gift Drive to collect new toys for Avenues for Youth, the Community Emergency Assistance Programs, Keystone Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.

**i** Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 17, 2021.

### BRANCH HOURS & LOCATIONS

#### Bloomington

5221 Viking Drive  
Bloomington, MN 55435

##### LOBBY

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

##### DRIVE-THRU

Mon – Thu: 8:30AM – 5PM  
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 – Thu: 8:30AM – 5PM  
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 – Thu: 8:30AM – 5PM  
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 – Thu: 8:30AM – 5PM  
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 – Thu: 8:30AM – 5PM  
Fri: 8:30AM – 6PM  
Sat: 9AM – 12PM

### BOARD OF DIRECTORS

Jim Kaster **CHAIR**  
Paul Jacobsen **VICE CHAIR**  
Joan Molenaar **TREASURER**  
John Jacobs **SECRETARY**  
Kelly Breit **DIRECTOR**  
Sherol Christian **DIRECTOR**  
Bill Hnath **DIRECTOR**  
Pam Stegora Axberg **DIRECTOR**

### SUPERVISORY COMMITTEE

David Ensteness **CHAIR**  
Bill Akuma  
Therese Kieffer  
Mike Rogosheske  
Mary Texer

### PRESIDENT & CEO

**Tom Smith**  
763-391-9494  
[president@TopLinecu.com](mailto:president@TopLinecu.com)

### TopLine Federal Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369

763-391-9494  
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[www.TopLinecu.com](http://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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*"It's Where I Bank"*

**TopLine**®

Federal Credit Union  
SINCE 1935



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