

December 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
Destroy private records.
Tear up or shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information.

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.

Enjoy Cash Back this Holiday Season!

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 earn up to 5% Cash Back bonus* on Amazon and 2%* at Discount Stores, Wholesale Clubs and Grocery Stores – like Target, Walmart, Costco and Sam's Club.

There's absolutely nothing you need to do!

Simply use your TopLine Visa – and start earning today.

Apply today if you don't have a TopLine Credit Card!

*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 2020 Holiday Gift Drive

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

Thank you for helping to make this holiday season special for those in our communities.

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

Specially requested items: coats, hats, gloves and scarves for youth and adults, gifts for ages 15-21, toys, gift cards, art supplies and personal care items.

Save Money. Win Money!

The WINcentive® Savings account makes saving fun! You'll feel rewarded by watching your savings grow, plus experience the excitement of the prize drawings— monthly, quarterly, annually and more! And unlike playing the lottery, you don't lose anything. **All of the money you deposit into the account is yours.**

Win Cash Prizes! Each time you increase your WINcentive Savings balance by \$25 (up to 4 entries per month)** you'll get an entry into the drawings. Prize drawings occur monthly, quarterly and annually—so the more you save, the more chances you have to win!

Prize drawings range from \$100 to \$5,000**

- 50 monthly drawings of \$100 each
- 5 quarterly drawings of \$1,000 each
- 2 special holiday drawings of \$1,000
- 2 annual grand prize drawings of \$5,000



Don't miss your chance to win! The special holiday and annual grand prize drawings are coming up in December and January, open your account in November to be eligible for these big drawings.

i Open a WINcentive Savings account online at www.TopLinecu.com or stop by any branch location.

**Visit www.TopLinecu.com for terms and conditions and official rules.

Happy Holidays From Your TopLine Family



The holiday season is the perfect time to look back with warm memories...and look forward with new hopes and dreams. It's also the perfect time to acknowledge the people who've helped us get where we are today. That is why we would like to take this time to say **"THANK YOU"** to all of our great members!

To celebrate the holiday season, TopLine will be open until 1:00pm on Friday, December 24, closed on Saturday, December 25, open until 1:00pm on Friday, December 31 and closed Saturday, January 1, 2022.

From the TopLine family to yours... *Seasons Greetings and Happy New Year!*

BOARD OF DIRECTORS

Jim Kaster **CHAIR**
Paul Jacobsen **VICE CHAIR**
Joan Molenaar **TREASURER**
John Jacobs **SECRETARY**
Kelly Breit **DIRECTOR**
Sherol Christian **DIRECTOR**
David Ensteness **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

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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TopLine is an Equal Opportunity Employer EOE.
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 – 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



"It's Where I Bank"

TopLine®

Federal Credit Union
SINCE 1935



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