

February 2022

Upcoming Free Seminar

Money and Minimalism

Transition from a life of conspicuous consumption, debilitating debt and over-scheduled calendars.



Date: February 8, 2022

Time: 6:00pm-7:00pm

Location: Virtual

RSVP Today!

Visit www.TopLinecu.com to reserve your spot!

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. 2018 & 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 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.

Rev Up The Fun With a “Big Toy” Purchase!

Don't take the fun out of your “big toy” purchase. Turn to TopLine for fast, easy and competitive financing.

Rates started at 4.24%* APR and be payment-free for 90 days† when you fund or refinance your recreational vehicle with TopLine.

TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, jet skis, motorcycles, ATVs, fish houses and more, with flexible terms, competitive rates and a variety of repayment options.



If you are looking to refinance, we do that too!

So don't wait, get pre-approved before you hit the upcoming sportsmen's and camping shows!

Call us at **763-391-9494**, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch to get pre-qualified for TopLine's competitive financing.

i Hurry, this special offer ends April 30, 2022!

*APR means Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369.

†Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.

Bedding Drive

TopLine is hosting a bedding drive to benefit local non-profits, Avenues for Youth and YMCA of the North Youth and Family Services.

Most Requested Items Include:

- Bed-In-A-Bag Sets (Twin XL)
- Sheet Sets (Twin XL)
- Pillows and Pillow Cases (Standard)
- Blankets (Twin & Full)

It's super easy to donate! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through February 28, 2022. All bedding items must be new and in the original packaging.



TopLine's 88th Annual Membership Meeting

The secretary of your credit union's board of directors, John Jacobs, is excited to invite you to TopLine's 2022 Annual Meeting!

Event Details

Date: Saturday, April 2, 2022

Time: 9:00am

Location: Minneapolis Marriott Northwest —
7025 Northland Drive in Brooklyn Park

RSVP: March 18, 2022



A plated breakfast will be available at 9:00am followed by the business meeting, to be called to order at 9:45am.

i There is no charge to attend the meeting, but reservations are required. Reserve your seat online at www.TopLinecu.com or email Ask@TopLinecu.com by March 18, 2022.

Cryptocurrency Scams!



Before you use or invest in cryptocurrency, know how to detect cryptocurrency scams.

Scammers are always finding new ways to steal your money using cryptocurrency. One sure sign of a scam is anyone who says you have to pay by cryptocurrency. In fact, anyone who tells you to pay by wire transfer, gift card, or cryptocurrency is a scammer. Of course, if you pay,

there's almost no way to get that money back. Which is what the scammers are counting on. TopLine is committed to arming you with the tools and information you need to protect yourself against financial scams. Visit www.TopLinecu.com to learn more.

Closed on Presidents' Day — February 21, 2022

We value our employees just as much as our members. Because of that all TopLine locations will be closed on Monday, February 21, 2022 for an employee workshop. TopLine will resume normal business hours, Tuesday, February 22, 2022.

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



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

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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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"It's Where I Bank"

TopLine[®]

Federal Credit Union
SINCE 1935