

March 2022

## Upcoming Free Seminars

### Repaying Your Student Loans

Federal student loans have been in a payment pause. Assess your current situation to see what your options are when repayment begins in May.

**Date:** March 8, 2022

**Time:** 6:00pm-7:00pm

**Location:** Virtual

### Social Security

Are you taking full advantage of what Social Security offers?

**Date:** March 22, 2022

**Time:** 6:00pm-7:30pm

**Location:** Osseo Community Center - 415 Central Avenue, Osseo, MN 55369

### Reserve Your Spot Today!

Visit [www.TopLinecu.com](http://www.TopLinecu.com) or call 763-391-9494.

## 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.

## The road to your dream ride starts here!

Put TopLine's auto loan rates to the road test — rates starting at 2.64% APR<sup>†</sup> and make no payments for up to 90 days!\*\*

You'll also receive \$100 off an extended warranty purchase, plus TopLine will cover all your title transfer costs too!

And if you'd like to refinance your current vehicle, there are no refinancing fees!

### Getting or refinancing your car loan at TopLine is easy!

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

**i** Hurry, this special offer ends May 31, 2022!

<sup>†</sup>APR means 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, 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. Rates current as of 3/01/22 and are subject to change. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com), call 763-391-9494 or stop by any TopLine location. New Auto loan APR is based on 36 month term and model year of 2018 or newer.

\*\*Offer does not apply to refinances of existing TopLine loans. During the 90-day no payment period, interest will accrue. Payment due date will be 90 days after the funding date. Must meet certain credit qualifications for 90-day no payment offer.



## March is Minnesota FoodShare Month

TopLine will be helping to restock local agencies food shelves by hosting a food drive at all branch locations to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

**It's easy to donate!** Items can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 31, 2022!



# TopLine's 88<sup>th</sup> 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!

APRIL

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## 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](http://www.TopLinecu.com) or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) by March 18, 2022.

## Looking to make a “Big Toy” Purchase?



Turn to TopLine for fast, easy and competitive financing.

**Rates started at 3.99%\* APR and no payments for 90 days\* when you fund or refinance your recreational vehicle with us!**

TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, jet skis, motorcycles, ATV's, 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](http://www.TopLinecu.com), email [Ask@TopLinecu.com](mailto: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](mailto:Ask@TopLinecu.com), stop by any branch location.

†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.

#### BOARD OF DIRECTORS

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#### PRESIDENT & CEO

Tom Smith

763-391-9494

[president@TopLinecu.com](mailto:president@TopLinecu.com)

#### TopLine Federal Credit Union

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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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#### 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**<sup>®</sup>

Federal Credit Union  
SINCE 1935



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