



Federal Credit Union

Since 1935

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

Smart Sense

February 2018

Top Tips

You can conduct your financial business virtually anywhere, anytime from the comfort of your own home, from work or when traveling at www.TopLinecu.com.

- ✓ E-statements: Access your statements 24 hours a day.
- ✓ Mobile Banking and Deposit: Download TopLine's Mobile App from iTunes or Google Play Store. Search for TopLine FCU.
- ✓ Online Banking: Check your balances, review or make transactions, apply for a loan, print your account statement or access bill pay.
- ✓ Online Bill Pay: Save money and time when you pay your bills online.
- ✓ Apply for a Loan: Our goal is to offer you the best deal possible and make it convenient to borrow.

Current Payments

\$296.73 /MO

New Auto Loan

\$20,000, 75-month and 3.44%APR*. Payment is \$14.84 per thousand dollars.

\$149.87 /MO

Home Equity Loan

\$20,000, 180-month and 4.19% APR** where LTV is 60% or less. Payment is \$7.50 per thousand dollars.

*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 2013 or newer vehicles.

**APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%.

Why do you love TopLine?

Have you had a **marvelous member moment at TopLine?** We want to hear from you!

Share your memorable TopLine experience for an opportunity to be featured on our social media sites, website and in our newsletters!

Please send a short testimonial and photo (if you like) to us and we may feature your story in print or digitally. Of course, we will only use your first name and first letter of your last name, or if you prefer leave anonymous.



Submit your stories to WhyILoveTopLine@cu.com

We look forward to hearing from you.

Looking to make a "Big Toy" purchase?

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

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, RVs, travel trailers, snowmobiles and motorcycles, with flexible terms, competitive rates and a variety of repayment options.

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

Stop by TopLine before you hit the upcoming RV 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 This special offer ends April 30, 2018.

[†]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.

TopLine closed on Presidents' Day — February 19, 2018.

We value our employees just as much as our members. Because of that all TopLine locations will be closed on Monday, February 19, 2018 for an all-staff training event. TopLine will resume normal business hours, Tuesday, February 20, 2018.

Have you made your 2017 IRA contribution?

Can you believe it's February, where does the time go? We want to remind you that April 17th is right around the corner and is your deadline to make a contribution for last year to your IRA.

Individual Retirement Accounts (IRAs) are an excellent way to save for retirement or a child's education, and may offer tax advantages too.* Today's IRA accounts offer more options than ever before, which allow the IRA to better reflect your individual needs. At TopLine Investment Services, we have a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

TopLine is here to assist you in selecting the IRA which best meets your needs based on your financial goals.

*Some IRAs have contribution limitations and tax consequences for early withdrawals. Tax advantages may apply depending on your current and future financial situation. For complete details, consult your tax advisor or attorney.

Shawn Gaustad is an Investment Representative and Registered Representatives of INVEST. **INVEST Financial Corporation** is not affiliated with TopLine Federal Credit Union or TopLine Investment Services. INVEST Financial Corporation member FINRA, SIPC, and its affiliated insurance agencies offer securities, advisory services and certain insured product. Products are: • **Not insured by the FDIC/NCUA** • **not a deposit or other obligation or guaranteed by any bank/credit union** • **subject to risks including the possible loss of principal amount invested.** INVEST Financial Corporation does not provide tax or legal advice. Please consult your tax and/or legal adviser for guidance on your particular situation.

If you have not yet funded your 2017 contribution for your IRA, you have until April 17, 2018 to do so. We want to encourage you to take advantage of this benefit.

TopLine Investment Representative, Shawn Gaustad, can help you keep more of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.



Shawn Gaustad

Investment Representative
sgaustad@TopLineInvestments.com
763-391-0843

Add TopLine's Platinum Visa to your wallet.

At TopLine you'll never pay for the extras you deserve:

- No annual fees*
- No over-the-limit fees*
- Low variable APR*
- Automatic payment options
- VISA's Zero Liability Program®
- \$1 million free travel accident insurance.**
- Worldwide travel and emergency assistance.**
- Free auto rental collision damage waiver.**

If you don't have a TopLine Visa, open one today. Apply online!

*APR means Annual Percentage Rate. See TopLine Credit Card application for full disclosure information, which includes rates, fees, costs and other information.

**Insurance products are not federally insured, are not credit union guaranteed, are not a deposit, may go down in value, and are not insured by a Federal Government Agency. TopLine does not warrant, guarantee, or insure any product or service offered by any insurance company. TopLine and the insurance companies are separate entities.



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BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
Bloomington, MN 55435

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Brooklyn Park

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

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Como Park

976 North Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

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

Connect with TopLine on social media!



TopLine
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