

May 2022

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

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more. Conduct your banking on the go at www.TopLinecu.com. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

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. 2018 or newer vehicles.

Home equity line of credit

\$58.33_{/MO}

\$20,000 line and 3.50% APR** where loan to value is 70% or less. Payment is \$2.92 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.

TopLine Credit Union Foundation Fundraiser

Ready to *score* some fun this summer? The Foundation is hosting its sixth Charitable Lawn Bowling Fundraiser. Proceeds will be used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts.

EVENT DETAILS

Date: Thursday, June 30, 2022

Location: Brookview Golf and Lawn Bowling

Time: 10:00AM–4:00PM

Cost: \$150 per player or other sponsorship opportunities available

Brookview Golf and Lawn Bowling



Space is limited. Sign up by June 15, 2022!

Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause.

For more details, visit www.TopLinecu.com/Foundation/Fundraising-Event

We look forward to seeing you on the bowling greens!

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Federal Tax ID # is 46-4335752.

TopLine is hosting a clothing and shoe drive!

During the month of May, TopLine is hosting a clothing and shoe drive to support local non-profit Union Gospel Mission and youth in Nigeria through African Education & Health Initiatives (AFEDHI). **All donations must be new or very gently used, washed and in good condition.** Items accepted include:

- Business casual or professional clothing
- Seasonal men's, women's and children's clothing
- Outerwear such as coats, hats, gloves and scarves
- Men's, women's and children's footwear

It's super easy to donate! Visit www.TopLinecu.com to shop our Amazon Wishlist or Target Registry, or drop off donations at any TopLine location through May 31, 2022.



TopLine can help you turn your home's “before” into an “after!”

Whatever your home's “before” picture might be—from an unfinished basement to an outdated kitchen, to a leaky roof or non-existent deck—TopLine can help you get to your “after” with an **Interest-Only Home Equity Line of Credit (HELOC)**. Tap into the equity of your home for any reason, at any time! Plus, your monthly payment is super low!

- Interest Only Monthly Payments: based on outstanding balance or \$50.00, whichever is greater*
- Rates: start at 3.74%* APR, is variable, and based on credit history.*
- Term: 30-year term with 10-year draw period and 20-year repayment period.*
- Minimum Loan Amount: \$10,000

Home equity funds aren't limited to home improvements.

Use the funds to pay for tuition, auto purchase, debt consolidation, weddings, unexpected emergencies and more!

Get started today!

Visit www.TopLinecu.com, call 763-391-9494 or stop into your local TopLine branch to learn more.

*Annual Percentage Rate (APR) starts at 3.74% to 8.49% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity, call 763-391-9494 or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product.

An important tip to help keep you financially safe

Don't email any financial information. Email is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number. If you begin a transaction and need to give your financial information through an organization's website, look for indicators that the site is secure, like a URL that begins **https** (the “s” stands for secure). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.

TopLine is committed to arming you with the tools and information you need to protect yourself from evolving threats to your financial security. For more information on the latest financial scams please visit the Financial Scams page on our website at www.TopLinecu.com.

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TopLine Federal Credit Union

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Maple Grove, MN 55369
763-391-9494
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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



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

“It's Where I Bank”

TopLine
Federal Credit Union
SINCE 1935