

November 2017

## 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](http://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

**\$295.83**<sub>/MO</sub>

### New Auto Loan

\$20,000, 75-month and 3.34%APR\*. Payment is \$14.80 per thousand dollars.

**\$149.88**<sub>/MO</sub>

### 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%.

## TopLine Wins 1<sup>st</sup> Place Best of Business Award!

TopLine has been named "Best Credit Union" in *Twin Cities Business Magazine's* annual "Best of Business" contest.

The Magazine's yearly survey asks their readership, "Which companies exemplify true excellence in their respective industries?" and would they confidently refer to a family member, friend or colleague.

TopLine was selected as the **2017 First Place Winner** of the *Best of Business People's Choice Award* for the Credit Union category.

**Thank you to all our member-owners for making TopLine the "Best Credit Union" in Minnesota!**



## Help those in need this holiday season.



TopLine will host our 19<sup>th</sup> annual Holiday Toy Drive this season to collect new toys for the Community Emergency Assistance Programs, Keystone Community Services and Toys for Tots.

Stop by any TopLine location between **November 6 and December 23, 2017** to place a new, unwrapped gift under the holiday tree.

Then take an ornament from the tree as our way of saying thank you for your generosity.

*Happy holidays from your friends at TopLine.*

# Save a bushel on your auto loan rates!

**Hankering for a crisp new car? Or hungry for a better rate on your current car loan?** TopLine has just what the doctor ordered, with sweet, low auto loan rates starting at 2.69% APR!<sup>†</sup> And if you hurry in before the snow flies, you'll make **no payments for up to 90 days!**\*\* Plus, you'll have the added benefit of **\$100 off an extended warranty purchase.**



And if you'd like to refinance your existing vehicle, there are **no refinancing fees** — so don't hesitate to call TopLine and see how much you might be able to save compared to your present car loan.

**Getting or refinancing your car loan at TopLine is easy!** Visit your local TopLine branch and meet with your personal TopLine Member Service Specialists to get started — or call **763-391-9494**, **apply online 24/7** at [www.TopLinecu.com](http://www.TopLinecu.com), or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) to learn more.

**Hurry, offer ends November 30, 2017!**

\*\*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.

†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 10/01/17 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.

## GREAT! GrassRoots Education & Action Team

The GrassRoots Education & Action Team (GREAT) is coordinated by the Minnesota Credit Union Network and powered by Minnesota credit union employees, volunteers and members. GREAT provides credit union supporters a way to help preserve, protect and promote Minnesota credit unions.



- **There is no time or monetary commitment to join.** You will occasionally receive emails asking you to contact elected officials about an issue related to the credit union movement.
- **Receive sample communications.** You will receive a sample message to use when communicating with elected officials.
- **Join thousands of advocates!** By participating in GREAT, you join thousands of advocates in ensuring credit unions have a strong, unified voice when legislative and regulatory decisions are being made!

**To join and for more information visit: [www.mncun.org/page/GREAT](http://www.mncun.org/page/GREAT)**

### 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](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

Connect with TopLine on social media!



**TopLine**<sup>®</sup>  
Federal Credit Union

### BOARD OF DIRECTORS

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Joan Molenaar TREASURER  
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Pam Stegora Axberg DIRECTOR  
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David Ensteness  
Therese Kieffer  
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### PRESIDENT & CEO

**Tom Smith**  
763-391-0501  
[President@TopLinecu.com](mailto:President@TopLinecu.com)

### TopLine Federal Credit Union

9353 Jefferson Highway  
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