



Federal Credit Union

Since 1935

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

Smart Sense

December 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.

- ✓ 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

\$295.84_{/MO}

New Auto Loan

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

Treat yourself to CASH BACK this holiday season!

Just use your **TopLine Platinum or Platinum Rewards Visa®** through December 31, 2017 for your holiday shopping and other purchases, and treat yourself to a **5% Cash Back bonus*** on Amazon and like merchants (books and stationary) and **2%*** on restaurants and gas.

There's absolutely nothing you need to do!

Simply use your TopLine Platinum Visa— and start earning today!

Apply today if you don't have a TopLine Credit Card!



VISA® is a registered trademark of VISA, Inc. All rights reserved. VISA is not a participant or sponsor of this promotion. *Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$100. Cash back earnings will be applied to February 2018 credit card statement. 5% cash back offer is earned on all book & stationary merchant code purchases and 2% on all restaurant and gas station merchant code purchases, excludes balance transfers. Offer valid November 1, 2017 – December 31, 2017.

TopLine encourages use of VISA Purchase Alerts

TopLine is here to help you protect your card accounts – and one way you can do this is to use a free card alert service provided by VISA.



VISA Purchase Alerts* are a great way to:

- Keep your account secure – receive alerts for transactions in real-time.
- Take an active role – track spending and stay on top of account balances.
- Choose your alerts – receive them via email and/or text.

It's easy to enroll any VISA Debit, Credit or Prepaid Card (doesn't have to be a TopLine card) you carry to receive real-time email and/or text alerts.

1. Check to see if your card is eligible
2. Register your email and/or mobile device
3. Choose the notification triggers that match your needs

Enroll your VISA card(s)* at www.Visa.com/PurchaseAlerts

*Only U.S. VISA consumer credit, debit and reloadable prepaid cards are eligible for this service.

TopLine is on Snapchat!

It's official, TopLine is on Snapchat! Add us to view photos and videos of community events, charitable efforts, educational workshops, and so much more!

It's easy! Just open the Snapchat app on your smartphone and search "TopLineFCU" or take a Snapchat of our handy QR code.



Scan here to add TopLine on Snapchat

Help those in need this holiday season.



TopLine is hosting our 19th annual Holiday Toy Drive to collect new toys for the Community Emergency Assistance Programs, Keystone Community Services and Toys for Tots.

Stop by any TopLine location through **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.

TopLine wishes you a happy holiday season.

The holiday season is the perfect time for looking back with warm memories...and looking forward with new hopes and dreams. It's also the perfect time to acknowledge the people who've helped us get where we are today. That is why we would like to take this time to say **"THANK YOU"** to all of our great members!

To celebrate the holiday season, TopLine will be closed on Monday, December 25, 2017 and Monday, January 1, 2018.

From the TopLine family to yours...*Season's Greetings and Happy New Year!*

BOARD OF DIRECTORS

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Paul Jacobsen VICE CHAIR
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Therese Kieffer
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PRESIDENT & CEO

Tom Smith
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President@TopLinecu.com

TopLine Federal Credit Union

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800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com



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NMLS# 654319

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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