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TOP TIP

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's **FREE** mobile/online access, eStatements and bill pay service. Conduct your banking on the go at [www.TopLinecu.com](http://www.TopLinecu.com). Download **TopLine's Mobile App** from the iTunes or Google Play Store.

CURRENT PAYMENTS

**Home equity loans**

**\$166.53** /MO

\$20,000, 180-month and 5.79% APR\* where LTV is 65% or less. Payment is \$8.33 per thousand dollars.

**Zero-down new car loans**

**\$295.83** /MO

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

\*APR is Annual Percentage Rate. LTV is Loan-to-Value. APR is available with above requirements and a TopLine Checking account with direct deposit and auto pay is required. Actual APR may vary based on credit history and LTV. Rates current at time of printing and are subject to change.

CREDIT UNION DIFFERENCE

## Credit Unions— 'Dreams Thrive Here'

**Stop by October 16–21 to celebrate International Credit Union Day!**

Why do over 217 million people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that compels them to constantly improve the communities and lives of their members.

So what's the difference between credit unions and other financial institutions? The main difference, credit unions exist to help people, not to make a profit. In 1935, TopLine was established as a member-owned financial services cooperative. That means that we are a banking institution that's safe, local and, most importantly, owned and democratically controlled by *you*, our member-owners, with all deposits federally insured to at least \$250,000.

As a trusted member-owned financial services cooperative, our success depends on the success of our members and the communities we serve. Our profits are returned to *you*, which means TopLine can offer our members a safe place to save money and access affordable loans, fewer and lower fees, dedication to the highest levels of personalized service and complimentary financial education workshops. Your best interest is in our best interest. Value, trust,

service and ownership are just some of the many benefits our members enjoy.

Every day, more consumers are recognizing the value of banking with a financial services cooperative—a company they own. And

thanks to you, TopLine's most consistent source of new

members is member-owners like each of you who point out the value of credit unions to your family and friends.

**Join us the week of October 16–21 to celebrate International Credit Union Day® in your honor.** This year's theme,

“*Dreams Thrive Here*,” celebrates how credit unions help people achieve their financial goals, like purchasing a home and funding an education.

We look forward to celebrating with you, the credit union difference and the many benefits that our proud cooperative heritage brings.

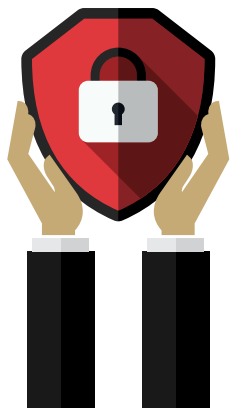
**Thank you for being a member-owner!**

**i** Stop by any TopLine branch the week of October 16–21 for treats and free giveaways. Check out [www.TopLinecu.com](http://www.TopLinecu.com) to celebrate the credit union difference.



# Tips to Help Keep You Financially Safe

TopLine is here for you and will do our very best to protect you and your accounts against scams. Cybersecurity, data breaches, malware and hacking present huge challenges for all industries—and TopLine has many security factors in place to safeguard your accounts.



Here are a few tips to also assist you in proactively keeping your accounts secure:

- Use strong passwords: at least 11 characters using a combination of upper/lower case, numbers and symbols
- Monitor your accounts regularly
- Review your credit report annually
- Sign up for alerts
- Protect your computer, phone and tablet with up-to-date antivirus, anti-spyware and firewall programs

**Our best tip: Never share your personal information.** TopLine will never ask for your personal information unless you initiate a conversation with us. Be aware of those that contact you via mail, email or phone and ask for your identifying information, most likely this has the potential of being a scam.

**i** If you ever have any questions, need assistance and/or feel you may have been a victim of a scam, please contact us immediately for assistance at 763-391-9494. For more safety tips visit [www.toplinecu.com/financial-education/keep-your-account-safe](http://www.toplinecu.com/financial-education/keep-your-account-safe)

## TopLine wins 1st place Best of Business award!

*Twin Cities Business Magazine*, Minnesota's leading provider of business news and insights, conducts an annual survey of their readers asking, "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!**



## Doing our best to serve America's best.

We understand that the financial impact on families with members serving in the armed forces can sometimes be overwhelming. While there are minimum safeguards in place, such as the Servicemembers Civil Relief Act, rest assured that as a TopLine member you can count on us to go above and beyond—following your example—to make sure your financial situation is as sound as it can be while you or an immediate family member are serving our country.

**i** Whether it's adjusting loan payments, sending money overseas or out of state, or simply ways to better manage your monthly bills—you name it—please call us at 763-391-9494 and let us know how we can help.



# TopLine Credit Union Foundation Lawn Bowls for a Cause—benefiting post-secondary education scholarships.

TopLine Credit Union Foundation raised over \$17,000 towards a scholarship fund that will help students with the costs of higher education.

The second annual TopLine Credit Union Foundation charitable event took place at Brit's Pub in Minneapolis with nearly 120 attendees and 38 sponsors coming together to enjoy lawn bowling on the downtown pub's rooftop, a first-ever live auction, silent auction and raffle, all to benefit a great cause—financial grants for education.

TopLine Credit Union Foundation is guided by its mission: *to work within the community to build a better tomorrow.* It expands community outreach activities by awarding scholarships, providing financial education and counseling for members of all ages, contributing to community charitable organizations and sponsoring other community give-back efforts.

**i** If you would like to make a donation to the Foundation<sup>†</sup>, please contact TopLine at 763-391-9494, email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com), stop by any location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369.

<sup>†</sup>The TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible, to the extent allowed by law. Federal Tax ID # is 46-4335752.



*TopLine Credit Union Foundation is guided by its mission: to work within the community to build a better tomorrow.*

## Call for Board Candidates

TopLine's Nominating Committee is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following TopLine's Annual Meeting in April 2018.

**What do board members do?** TopLine board members oversee credit union operations. They meet once each month to determine policies to be implemented by credit union staff, attend educational sessions and serve on at least one special committee.

**Why should I volunteer?** Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

### What qualifications do I need?

Qualified candidates are TopLine members in good standing, have a sincere desire to serve the credit union in an official capacity, and are willing to devote the necessary time to the position.

**i** For more information and additional qualification criteria, contact TopLine Vice President Vicki Erickson at 763-391-9494 or send an email to [verickson@TopLinecu.com](mailto:verickson@TopLinecu.com). All nomination information must be received by November 11, 2017.



# Looking to save money on your insurance?

At TopLine, we work to save our members money every day, in every way we can. It's our commitment to provide you with quality products to protect you, your family and your belongings.



AUTO | HOME | RENT | MOTORCYCLE & ATV  
BOAT & RV | BUSINESS | LIFE

Through TopLine Insurance Agency, we offer personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers—up to 20 different insurance carriers to assure you get the right policy at the best price to fit your individual needs.

**i Interested in seeing if you could save money on your insurance? Schedule your free, no-obligation coverage comparison today. Call 763-391-0007, email [Quote@TopLinecu.com](mailto:Quote@TopLinecu.com) or visit [www.TopLinecu.com](http://www.TopLinecu.com).**

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly owned subsidiary of TopLine Federal Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Federal Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Federal Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Federal Credit Union. TopLine Insurance Agency, LLC is not affiliated with the NCUA or the federal government. The insurance offered is not an obligation of TopLine Federal Credit Union and may be subject to risk. Insurance products are not exclusive to TopLine Federal Credit Union members. Any insurance required as a condition of an extension of credit by TopLine Federal Credit Union need not be purchased from TopLine Insurance Agency, LLC and may be purchased from an agent or insurance company of your choice. License No. 40303567.

*"It's Where I Bank"*

# Upcoming Free Seminars

## Improve Your Credit Score

Become a master at managing your budget. We'll help you start a plan.

▪ **Tuesday, October 10 at 6:00PM**

## After the Funeral

Learn what needs to be done, when and by whom.

▪ **Wednesday, October 11 at 6:00PM**

## Social Security\*

Discuss seven keys to enhancing your Social Security benefits.

▪ **Tuesday, October 17 at 6:00PM**

## Improve Your Credit Score

Become a master at managing your budget. We'll help you start a plan.

▪ **Wednesday, October 18 at 6:00PM —  
at Como Park Street Car Station,  
1224 N Lexington Pkwy, Saint Paul, MN**

## Youth Financial Literacy Seminar

Encourage kids and their parents to talk about spending, saving and sharing their money.

▪ **Thursday, October 19**  
▪ **Building Dreams (ages 5–8)**  
9:00AM  
▪ **Dollar Power (ages 9–13)**  
10:15AM  
▪ **Dollars and Sense (ages 14–18)**  
11:30AM

**i** Seminars are held at TopLine's Learning Center located at 9353 Jefferson Highway in Maple Grove, unless otherwise noted. The events are free but space is limited—for more information or to reserve your spot, call 763-391-9494 or email [RSVP@TopLinecu.com](mailto:RSVP@TopLinecu.com).

\*Registered Representative of INVEST Financial Corporation, member FINRA/SIPC. INVEST and its affiliated insurance agencies offer securities, advisory services, and certain insurance products and are not affiliated with TopLine Investment Services or TopLine Federal Credit Union. Products offered are: • Not insured by the FDIC/NCUA • not a deposit or other obligation of guaranteed by any bank/credit union • subject to risks including the possible loss of principal amount invested.

*"It's Where I Bank"*



# TopLine is here for you!

We are committed to caring for our members and supporting our communities and we are here for you during the unfortunate circumstances of Hurricanes Harvey and Irma.

We certainly can't pretend to understand what individuals and families are going through during this unpredictable time; however as a TopLine member you can count on us to go above and beyond.

**i** If you need assistance with your TopLine account or loan, or other financial matters, please contact us at 763-391-9494 or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com).



## INVESTMENT SERVICES

# What has changed for you in 2017?

If notable changes occurred in your personal or professional life, then you will want to review your finances. Now is a good time to get cracking and see where you can plan to save some taxes for this year and/or build more wealth. Little moves might help you improve your short-term and long-term financial situation.

- Did you start a new job or leave a job behind?
- Did you retire or is it on the near horizon?
- Did you start a family?
- Did you receive an inheritance?
- Did your marital status change?



Shawn Gaustad



Matt Folsom

**i** TopLine Investment Representatives Shawn Gaustad and Matt Folsom can help you develop investment strategies to keep more of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.

Shawn Gaustad and Matt Folsom are Investment Representatives and Registered Representatives of INVEST. INVEST Financial Corporation is not affiliated with TopLine Federal Credit Union or TopLine Investment Services.

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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 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

## BOARD OF DIRECTORS

Jim Kaster CHAIR  
Paul Jacobsen VICE CHAIR  
Joan Molenaar TREASURER  
Bill Hnath SECRETARY  
Pam Stegora Axberg DIRECTOR  
Sherol Christian DIRECTOR  
Warren Hight DIRECTOR  
John Jacobs DIRECTOR  
Thomas Kleinschmit DIRECTOR

## SUPERVISORY COMMITTEE

Bill Akuma CHAIR  
Kelly Breit  
David Ensteness  
Therese Kieffer  
Mike Rogosheske

## PRESIDENT & CEO

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

## TopLine Federal Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
763-391-9494  
800-626-1448  
[www.TopLinecu.com](http://www.TopLinecu.com)  
[m.TopLinecu.com](http://m.TopLinecu.com)



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**TopLine**

Federal Credit Union  
SINCE 1935

