

November 2022

TopLine's 24th Annual Holiday Gift Drive

TopLine will host our 24th annual Holiday Gift Drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs, Keystone Community Services and the YMCA Youth and Family Services to help young people and families in need this holiday season.

Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 16, 2022.

CURRENT PAYMENTS

New auto loans

\$311.45/MO

\$20,000, 75-month and 5.04% APR*. Payment is \$15.58 per thousand dollars. 2018 & newer model year.

Home equity line of credit

\$104.17/MO

\$20,000 line and 6.25 APR** where LTV is 70% or less. Payment is \$5.21 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.

College scholarships are available for TopLine members.

The Minnesota Credit Union Foundation Scholarship Council (FSC) is awarding **\$16,000 in scholarship funds** to Minnesota credit union members who are continuing their education.

Scholarship awards include **sixteen \$1,000 scholarships**. Any individual planning to pursue or continue post-secondary education in fall 2023 / spring 2024 or is a high school senior graduating in 2023 is eligible to apply. **Don't miss! The deadline to apply is November 30, 2022.**

i For more information or to apply, visit the Minnesota Foundation Scholarship Council website at www.mncun.org/scholarship-council



TopLine Credit Union Foundation Scholarship Recipients Announced



Pachia, TopLine 2021 Scholarship Recipient

This year TopLine Credit Union Foundation recognized 20 recipients and awarded a total of \$20,000 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of "How would receiving this scholarship help you achieve your career and/or education goals?"

Congratulations to the 2022 Scholarship Recipients!

Caylin C.

Celia M.

Chameng Y.

Cinderella N.

Da-ye K.

Gray P.

Jasper S.

Joshua P.

Julia L.

Kyle O.

Manisha A.

Megan H.

Misha S.

Naomi M.

Olive S.

Pamela G.

Rylee K.

Sophia O.

Tonya A.

William K.

Being a TopLine member gives you exclusive rates—some of the best around town!

Reward yourself with a certificate special! 3.00% APY** for a 25-month Step-Up Certificate* with only a \$1,000 minimum balance to open! This certificate of deposit gives you the option to “bump up” your APY once during the maturity term. So when interest rates rise, just reach out to us and we’ll gladly increase your earnings!

Earn super savings! Open up a TopLine Savings[†] account with a minimum of \$5,000 and earn 2.20% APY.^{††}



But hurry! These offers end on November 30, 2022.

All TopLine savings accounts, money markets and share certificates are federally insured up to at least \$250,000, and IRAs are insured for an additional \$250,000 by the National Credit Union Administration (NCUA). *Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. Rates effective as of 11/1/22. Rates are subject to change after account has been opened. At maturity certificates will automatically renew for 24-month term at the current market rate if not withdrawn. **APY means Annual Percentage Yield. APY is accurate as of the last dividend declaration date. Offer good through 11/30/22. †Minimum balance of \$5,000.00 required to open TopLine Savings account. Rates are subject to change after account has been opened. Balances that fall below the minimum will not earn dividends and may incur a monthly fee, which will reduce account earnings. Dividends are calculated daily and paid monthly. ††APY means Annual Percentage Yield. Fees could reduce earnings. APY is accurate as of the last dividend declaration date. Offer good through 11/30/22. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration.

Earn some extra cash back on your holiday shopping!



It's so easy! Just use your **TopLine Rewards Visa Signature, Platinum Rewards Visa** or **Business Visa**® through January 31, 2023 for your holiday shopping and other purchases, and treat yourself to some extra cash back.



Earn 5% Cash Back Bonus* on Amazon, gas, restaurants, travel and retail purchases!



There's absolutely nothing special you need to do! Simply use your TopLine Rewards Visa—and start earning today!

If you don't have a TopLine Rewards Visa, make the switch today! Apply online at www.TopLinecu.com.

*Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$500. Cash back earnings will be shown on your credit card statements. 5% cash back offer is earned on all book & stationary, gas, restaurant, hotel, transportation, airline, rental car, and retail merchant code purchases. Excludes balance transfers. Credit card account must be in good standing to receive the cash back earnings. Offer valid November 1, 2022 – January 1, 2023. TopLine is not affiliated with Amazon.

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president@TopLinecu.com

TopLine Financial Credit Union

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800-626-1448
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



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TopLine
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