

December 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 or date of birth; most likely this has the potential of being a scam.

## Tips To Avoid Fraud

Destroy private records.  
Tear up or shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information.

**i TopLine is here to help.**  
Learn more about the most common financial scams at [TopLinecu.com/resources/financial-education/financial-scams](https://www.toplinecu.com/resources/financial-education/financial-scams)

## CURRENT PAYMENTS

### New auto loans

**\$316.59**/mo

\$20,000, 75-month and 5.59% APR\*. Payment is \$15.83 per thousand dollars. 2018 & newer model year.

### Home equity line of credit

**\$116.67**/mo

\$20,000 line and 7.00% APR\*\* where LTV is 70% or less. Payment is \$5.83 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 0.25%. 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.

## Enjoy Cash Back this Holiday Season!

It's so easy! Just use your **TopLine Rewards Visa® Signature, Platinum Rewards Visa®** or **Business Visa®** now through January 31, 2023 for your holiday shopping and other purchases, and earn up to 5% Cash Back bonus\* on Amazon, Gas, Retail, Restaurant and Travel purchases!

**There's absolutely nothing you need to do!**

**Simply use your TopLine Visa – and start earning today.**

**If you don't have a TopLine Credit Card, apply online at [TopLinecu.com](https://www.toplinecu.com).**

\*Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$500. Cash back earning will be shown on your February 2023 credit card statement. 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 31, 2023. TopLine is not affiliated with Amazon.



## TopLine's 24th Annual Holiday Gift Drive



TopLine is hosting our 24<sup>th</sup> annual Holiday Gift Drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs, Keystone Community Services, and MORE to help young people and families in need this holiday season.

Thank you for helping to make this holiday season special for those in our communities.

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

**Specially requested items:** coats, hats, gloves and scarves for youth and adults, gifts for ages 15-21, toys, gift cards, art supplies and personal care items.

# Save Money. Win Money!

The WINcentive® Savings account makes saving fun! You'll feel rewarded by watching your savings grow, plus experience the excitement of the prize drawings— monthly, quarterly, annually and more! And unlike playing the lottery, you don't lose anything.

**All of the money you deposit into the account is yours.**

**Win Cash Prizes!** Each time you increase your WINcentive® Savings balance by \$25 (up to 4 entries per month)\*\* you'll get an entry into the drawings. Prize drawings occur monthly, quarterly and annually—so the more you save, the more chances you have to win!

**Prize drawings range from \$100 to \$5,000\*\***

- 50 monthly drawings of \$100 each
- 5 quarterly drawings of \$1,000 each
- 2 special holiday drawings of \$1,000
- 2 annual grand prize drawings of \$5,000



**Don't miss your chance to win!** The special holiday and annual grand prize drawings are coming up in December and January, increase your WINcentive® Savings balance for more entries into these big drawings.

**i** Open a WINcentive® Savings account online at [www.TopLinecu.com](http://www.TopLinecu.com) or stop by any branch location.

\*\*Visit [www.TopLinecu.com](http://www.TopLinecu.com) for terms and conditions and official rules.

## Happy Holidays From Our TopLine Family!



**Happy  
Holidays**

The holiday season is the perfect time to look back with warm memories...and look 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 open until 12:00pm on Saturday, December 24, closed on Monday, December 26, open until 12:00pm on Saturday, December 31 and closed Monday, January 2, 2023.

From our TopLine family to yours...*Seasons Greetings and Happy New Year!*

### 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

### BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

John Jacobs SECRETARY

Kelly Breit DIRECTOR

David Ensteness DIRECTOR

"KP" Prabhakar Karri DIRECTOR

Therese Kieffer DIRECTOR

Pam Stegora Axberg DIRECTOR

### SUPERVISORY COMMITTEE

Mary Texer CHAIR

Mike Rogosheske SECRETARY

Bill Akuma

Beth Ketelsen

Diane Smith

### PRESIDENT & CEO

Tom Smith

763-391-9494

[president@TopLinecu.com](mailto:president@TopLinecu.com)

### TopLine Financial Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369

763-391-9494

800-626-1448

[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)

[www.TopLinecu.com](http://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.

© 2022 TopLine Financial Credit Union. All rights reserved. Printed in the U.S.A. ® Registered trademark of TopLine Financial Credit Union.

TopLine is an Equal Opportunity Employer EOE.  
NMLS# 654913



763-391-9494 | [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

**TopLine**  
Financial Credit Union