

May 2025

## 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. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

**TopLine is here to help.**  
Learn more about the most common financial scams at

## CURRENT PAYMENTS

### New auto loans

**\$329.44**/MO

\$20,000, 72-month and 5.79% APR\*. Payment is \$16.48 per thousand dollars. 2021 & newer model year.

### Home equity line of credit

**\$249.58**/MO

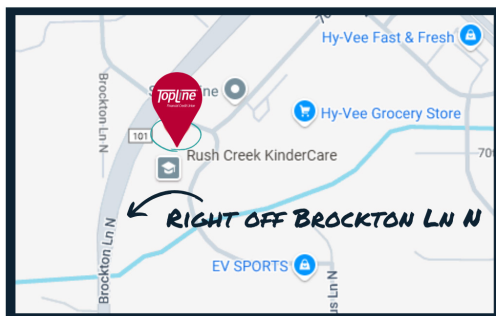
\$50,000 line and 5.99% APR\*\* where LTV is 85% or less. Payment is \$4.99 per thousand dollars with a \$50 minimum.

\*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.50%. 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 2021 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 score and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

## Coming this June...

## TopLine's Maple Grove West Branch!

TopLine's new Maple Grove West branch location is coming along and planned to open this June! The new Maple Grove West branch will be located at 7015 Alvarado Lane North, Maple Grove, MN 55311 – off Brockton Ln N, across from Hy-Vee.



TopLine's new branch location pays tribute to our heritage, the telephone workers who established the credit union in 1935. The roof line and drive-up replicates our "T" in our TopLine name... which, if you didn't know, reflects a telephone pole and line.

**Stay tuned for further updates on our Grand Opening date and specials!**

## TopLine is Hosting a Clothing and Shoe Drive.



During the month of May, TopLine is hosting a Clothing and Shoe Drive to support local non-profits African Education & Health Initiatives (AFEDHI), Karen Organization of Minnesota, MORE Community Services and Union Gospel Mission.

**All donations must be new or very gently used, washed and in good condition.**

### Items accepted include:

- Business casual or professional clothing
- Seasonal men's, women's and children's clothing
- Outerwear such as coats, hats, gloves and scarves
- Men's, women's and children's footwear

**Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through May 31, 2025.**

# Texting Scams are on the Rise.

Text scams, also called “smishing,” are among the most common tactics scammers use to steal personal information.



## Common text scams:

- Missed delivery notification from USPS, FedEx, etc.
- You have an outstanding toll balance that needs to be paid.
- Claiming you’ve won a prize or sweepstakes.
- Texts supposedly from the police, IRS or other government agencies.

**What do I do if I receive a scam text?** Don’t respond, don’t click any links and delete the text. Keep yourself safe from scammers!

**TopLine will never contact you to ask or confirm your personal information.** Be aware of those that contact you via phone, email, text or mail and ask for your identifying information, like account numbers, PINs, CVV security codes, social security number, DOB, most likely this has the potential of being a scam.

**TopLine is committed to arming you with tools and information you need to protect yourself against financial scams. Visit [www.TopLinecu.com/resources/security/financial-scams](http://www.TopLinecu.com/resources/security/financial-scams).**

## Make Yourself at Home with TopLine’s Low Mortgage Rates!

Whether you are buying your first home, a new home or a second home—or would like to refinance your current one—we can help you save money, pay fewer closing costs and spend less on what you borrow.

Saving for a down payment can be a challenge, TopLine is here to assist you through the buying process with a **variety of loan options with as little as 0%\* down:**

- Conventional loans
- FHA loans
- VA & Rural Development loans

\*For those who qualify. Pre-qualification allows TopLine to pull credit report. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email [MyMortgage@TopLinecu.com](mailto:MyMortgage@TopLinecu.com), call 763-391-0877 or stop by any TopLine branch location. NMLS #654913



**Get started today! Apply online at [www.TopLinecu.com](http://www.TopLinecu.com), call 763-391-9494, or stop by any branch location to learn more.**

### BRANCH HOURS & LOCATIONS

#### Bloomington

900 American Boulevard West  
Bloomington, MN 55420

#### Brooklyn Park

Park Place Promenade  
9790 Schreiber Terrace North  
Brooklyn Park, MN 55445

#### Como Park

976 Lexington Parkway  
St. Paul, MN 55103

#### Maple Grove — Arbor Lakes

11121 Fountains Drive  
Maple Grove, MN 55369

#### Plymouth

Rockford Road Plaza  
4190 Vinewood Lane North  
Plymouth, MN 55442

### Hours for all branches

#### LOBBIES

Mon – Fri: 9AM – 5PM  
Sat: 9AM – 12PM

#### DRIVE-THRU

Mon – Fri: 8:30AM – 5PM  
Sat: 9AM – 12PM

### BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

Kelly Breit SECRETARY

Jim Caldwell DIRECTOR

Stacy Gerrety DIRECTOR

John Jacobs DIRECTOR

Therese Kieffer DIRECTOR

Todd Proulx DIRECTOR

Mike Rogosheske DIRECTOR

Mary Texer DIRECTOR

### SUPERVISORY COMMITTEE

Mary Texer CHAIR

Diane Smith SECRETARY

Bill Akuma

Miles Edmundson

Beth Ketelsen

### PRESIDENT & CEO

Mick Olson

763-391-9494

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

### TopLine Financial Credit Union

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