

June 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 TopLinecu.com/resources/security/financial-scams

CURRENT PAYMENTS

New auto loans

\$329.44/MO

\$20,000, 72-month and 5.99% APR**. Payment is \$16.48 per thousand dollars. 2021 & newer model year.

Home equity line of credit

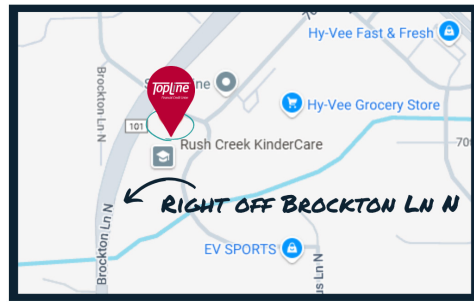
\$249.58/MO

\$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.

TopLine's Maple Grove West Branch Opens June 9, 2025!

We are excited to welcome you to our new **Maple Grove West** branch location starting **June 9, 2025**. The new Maple Grove West branch will be located at **7015 Alvarado Lane North, Maple Grove, MN 55311** – off Brockton Lane North, across from Hy-Vee.



Join us the week of June 23 - 28 for our Grand Opening! Visit us in person to take advantage of exclusive specials. Register for our daily raffle — “We’ll pay your phone bill for a month up to \$150” — as a way to recognize the Bell System telephone workers who started our credit union 90 years ago. Plus, enjoy tasty treats in the branch all week!

TopLine is Celebrating 90 Years!

TopLine is proud to celebrate 90 years of connecting with you, our member-owners, our employees, and our communities.



In 1935, seven employees of the Bell System pooled \$35 to create Minneapolis Telco Credit Union. Our growth and success over the years stems from the trust you place in us and the dedication of our talented team and volunteers, who are committed to our tradition of passionately connecting with people to help them achieve their financial dreams.

As a not-for-profit, member-owned financial services cooperative, TopLine is here for all of your financial needs, *always!* We are committed to building life-long relationships to support your financial well-being, from guiding you through your first financial decisions to helping you prepare for retirement – and everything in between.

Please watch for further details on our 90th Member Celebration event later this year!

TopLine Sponsors PoP Kids' Club at the Maple Grove Farmer's Market!

TopLine is teaming up for the 10th year with the Maple Grove Farmer's Market to sponsor the "Power of Produce" (PoP) Kids' Club. Parents with kids ages 4-12 are invited to stop by the market and sign up for free. Each child receives a \$2 token each week to purchase fresh fruits, veggies or food-bearing plants at the market.



i TopLine will be hosting a special event at the market on June 26, stop by and see us!

It's a fun way for parents and kids to start a conversation about money and use these discussions in a real-life, hands on experience at the market. The PoP Kids' Club runs every Thursday through October 16 from 3:00-7:00pm at the parking lot of the Church of the Open Door located at 9060 Zanzibar Ln N, Maple Grove, MN 55311.

Make Some Improvements to Your Home Base.

Hit your next project out of the park with TopLine's great home equity line of credit rates!



- **Interest Only Monthly Payments:** Based on outstanding balance or \$50.00, whichever is greater
- **Rates:** starting at 5.99% APR*, is variable, and based on credit history.*
- **Term:** 30-year term with a 10-year draw period and 20-year repayment period.**
- **Minimum loan amount:** \$10,000**

No need to go off into left field to finance your next project. Tap into the equity of your home for any reason — home improvements, tuition, debt consolidation, emergencies and more. **Run to TopLine to score an interest-only home equity line of credit!**

*Annual Percentage Rate (APR) starts at 5.99% to 8.99% for the first 12 months based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate, subject to as low as 3.99% APR floor and 17.99% maximum. Offer available on new HELOC only and cannot be used to pay off an existing TopLine home equity product. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity, call 763-391-9494 or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product. **Loan to value is 85% or less. Payment is \$4.99 per thousand dollars with a \$50 minimum. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Homeowner's insurance is required and flood insurance may be required.

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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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NMLS# 654913

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

Maple Grove West

7015 Alvarado Lane North
Maple Grove, MN 55311

Plymouth

Rockford Road Plaza
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



763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

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Financial Credit Union