



Federal Credit Union

Since 1935

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

Smart Sense

March 2018

Top Tips

You can conduct your financial business virtually anywhere, anytime from the comfort of your own home, from work or when traveling at www.TopLinecu.com.

- ✓ E-statements: Access your statements 24 hours a day.
- ✓ Mobile Banking and Deposit: Download TopLine's Mobile App from iTunes or Google Play Store. Search for TopLine FCU.
- ✓ Online Banking: Check your balances, review or make transactions, apply for a loan, print your account statement or access bill pay.
- ✓ Online Bill Pay: Save money and time when you pay your bills online.
- ✓ Apply for a Loan: Our goal is to offer you the best deal possible and make it convenient to borrow.

Current Payments

\$296.73 /MO

New Auto Loan

\$20,000, 75-month and 3.44%APR*. Payment is \$14.84 per thousand dollars.

\$149.87 /MO

Home Equity Loan

\$20,000, 180-month and 4.19% APR** where LTV is 60% or less. Payment is \$7.50 per thousand dollars.

*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 2013 or newer vehicles.

**APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%.

March is Minnesota FoodShare Month.

The need for food assistance continues to grow and TopLine will be helping to restock local agencies food shelves by hosting a food drive.

During the month of March TopLine will be collecting food donations at all TopLine branch locations to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

TopLine will be collecting nonperishable food items such as canned vegetables, canned fruit, canned tuna/meats, soups, rice, dry pasta, cereal and more!

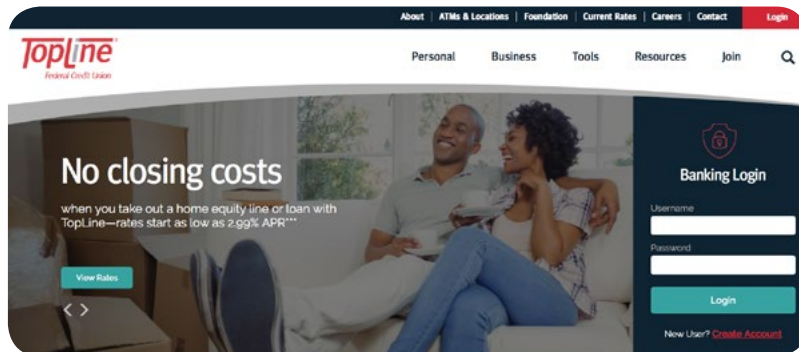


i Stop by any TopLine branch location to drop off your donation.

Watch for TopLine's New Website Coming Soon!

Our newly redesigned, mobile-friendly, responsive website will provide you with easier navigation, streamlined content and will feature our very own members' marvelous moments!

Check it out! 



Join us for TopLine's 84th Annual Meeting – April 7, 2018.

TopLine's 84th Annual Meeting will be held **Saturday, April 7** at the Minneapolis Marriott Northwest, 7025 Northland Drive in Brooklyn Park, on the northwest corner of 694 and Boone Ave.

A light breakfast will be available at 9:00am followed by the business meeting, to be called to order at 9:45am.

There is no charge to attend the meeting, but reservations are required. Reserve your seat by calling us at **763-391-9494** or emailing **Ask@TopLinecu.com** by **March 9, 2018**.

Have you made your 2017 IRA contribution?

Can you believe it's March, where does the time go? We want to remind you that April 17th is right around the corner and is your deadline to make a contribution for last year to your IRA.

Individual Retirement Accounts (IRAs) are an excellent way to save for retirement or a child's education, and may offer tax advantages too.* Today's IRA accounts offer more options than ever before, which allow the IRA to better reflect your individual needs. At TopLine Investment Services, we have a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

TopLine is here to assist you in selecting the IRA which best meets your needs based on your financial goals.

*Some IRAs have contribution limitations and tax consequences for early withdrawals. Tax advantages may apply depending on your current and future financial situation. For complete details, consult your tax advisor or attorney.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured TopLine Federal Credit Union deposits and are not NCUA insured. These products are not obligations of the TopLine Federal Credit Union and are not endorsed, recommended or guaranteed by TopLine Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. TopLine Federal Credit Union and TopLine Investment Services are not registered broker/dealers and are not affiliated with LPL Financial. OR *Securities and Advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Why do you love TopLine?

Have you had a **marvelous member moment at TopLine?** We want to hear from you!

Share your memorable TopLine experience for an opportunity to be featured on our social media sites, website and in our newsletters!

Please send a **short testimonial** and **photo** to us and we may feature your story in print or digitally. Of course, we will only use your first name, or if you prefer leave anonymous.

Submit your stories to WhyILoveTopLine@cu.com

If you have not yet funded your 2017 contribution for your IRA, you have until April 17, 2018 to do so. We want to encourage you to take advantage of this benefit.

TopLine Investment Representative, Shawn Gaustad, can help you keep more of your hard-earned money. Call 763-391-0843 to schedule your complimentary, no-obligation consultation today.



Shawn Gaustad

Investment Representative
sgaustad@TopLineInvestments.com
763-391-0843

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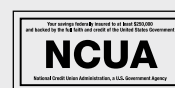
PRESIDENT & CEO

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TopLine Federal Credit Union

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www.TopLinecu.com



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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 North 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

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Connect with TopLine on social media!



TopLine
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