

IN THIS ISSUE

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- TopLine celebrates youth in April.
- The credit union you trust can cover your insurance needs too!

TOP TIP

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's **FREE** mobile/online access, eStatements and bill pay service. Conduct your banking on the go at **www.TopLinecu.com**. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

CURRENT PAYMENTS

Home equity loans

\$149.90/MO

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

Zero-down new car loans

\$294.99/MO

\$20,000, 75-month and 3.24% APR.* Payment is \$14.75 per thousand dollars.

*APR is Annual Percentage Rate. LTV is Loan-to-Value. APR is available with above requirements and a TopLine Checking account with direct deposit and auto pay is required. Actual APR may vary based on credit history and LTV. Rates current at time of printing and are subject to change.

TopLine's NEW mobile friendly website is here!

Check it out today at www.TopLinecu.com

We were excited to launch our new website the end of March! The newly redesigned, mobile-friendly, responsive website was created with you in mind.

Our new website includes a modern look with easier navigation, streamlined content and features our very own members' marvelous moments!

You'll be able to more easily research a product or service, view rates, use our handy calculators or sign up for one of our workshops in just a click or two.

And, all the "actions buttons" are easily identifiable using a consistent teal colored box like *Apply Online*, *Learn More* and *Today's Rates*.

There is a larger login area to access your Online Banking account, 24/7 search capabilities and quick links to easily find what you are looking for—all to enhance your experience.

We are also thrilled to add a few fun color tones, like blues, greens and yellows, to our site to make it more welcoming, friendly and warm.



Our new website has a larger login area to access your Online Banking account, 24/7 search capabilities and quick links to easily find what you are looking for.

Plus, our new website automatically adjusts to any device you are using—desktop, laptop, tablet or phone—to make it more convenient to do your banking business with us.

If you haven't already had a chance to view our new website, check it out at www.TopLinecu.com.

Marvelous Member Moments!

Here are what a few of our member-owners are saying about your credit union.



"I'm so grateful to call TopLine my banking partner. The TopLine team made my mortgage refinance so easy that I wept with joy. And I'm even paying less! A new chapter in my life begins."

—Cheri D. MEMBER OWNER SINCE 1992

"TopLine's staff is dedicated to go the extra mile in helping members. The credit union has competitive loan rates and plays a prominent role in serving their communities. Banking with TopLine is one of the best things that has ever happened to our family."

—Idowu K. MEMBER OWNER SINCE 2017



i Have you had a marvelous member moment at TopLine? We would be delighted to hear from you!

Send us a short testimonial and photo at WhyILoveTopLine@TopLinecu.com and we may feature your story in print or digitally.

We look forward to hearing from you!

AUTO LOANS

Escape the horror of high auto loan rates at TopLine!

But hurry, this offer ends April 30, 2018.



The thought of a new car can be thrilling, but high auto payments can be chilling! Have no fear, TopLine is here with **low auto loan rates** starting at **2.49% APR!***

For a limited time if you fund or refinance your car loan with TopLine, you can also take advantage of these great benefits:

- Rates starting at an incredibly low 2.49% APR!*
- Make no payments for 90 days!*
- Receive a \$100 discount on an extended warranty purchase.
- No refinance fees plus, we'll cover all title transfer costs!
- Free car buying (and trading) services.

i It's easy to get the funds you need—call us at 763-391-9494, apply online, email Ask@TopLinecu.com or stop by any of our branch locations to learn more. But hurry, offer ends April 30, 2018.

*APR means 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, 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. Rates current as of 03/31/18 and are subject to change. For complete details and current rate information, visit www.TopLinecu.com, email Ask@TopLinecu.com, call 763-391-9494 or stop by any TopLine location.

**Offer does not apply to refinances of existing TopLine loans. During the 90-day no payment period, interest will accrue. Payment due date will be 90 days after the funding date. Must meet certain credit qualifications for 90-day no payment offer.

TopLine celebrates youth in April.

Join us the week of April 16–21 and help us celebrate National Credit Union Youth Month.™

This April TopLine is encouraging youth to blast-off toward a bright and wondrous financial future! This year's theme is *The Science of Saving*.™ It encourages youngsters to imagine a future where piggy banks fly and giant automatic-saving robots visit credit unions. Research shows that when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier.



As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them blast-off toward a bright and wondrous financial future.

Visit TopLine April 16–21 to celebrate National Credit Union Youth Month.

- Get rewarded with \$25[†] when you open a Young Savers account at TopLine.
- Stop by any branch for refreshments and giveaways.
- Join us on Saturday, April 21 for our youth financial literacy series, *Get Smart with Your Money*,™ an ongoing initiative to encourage kids and their parents to talk about spending, saving and sharing their money wisely.
- Check out our age-specific interactive websites at www.TopLinecu.com, which are filled with games, blogs, podcasts, videos, downloads, financial calculators and more.

i To sign up for our Get Smart with Your Money™ session, call 763-391-9494 or email RSVP@TopLinecu.com. Please include child's name, child's age, parent's name and phone number.

[†]Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers (\$8) accounts only. The match will be reported as interest income on the accountholders 1099-MISC. statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offer is only available to individuals who do not already have a Young Savers (\$8) account at TopLine Federal Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763.391.9494, visit www.TopLinecu.com or stop by any branch for details.

Say 'hello' to the Sprint Credit Union Member Discount!

This new exclusive cash rewards offer is our best one *ever!* Now, as a TopLine member, you can earn **\$100** for every line when you switch to Sprint.

Ways you can save:[‡]

- Get a **\$100** cash reward for **every new line** when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
- Get a **\$50** loyalty cash reward **every year** for **every line**.
- Plus, you are eligible for **25% off accessories**.

Three ways to get your discount:

1. Become a Sprint customer and mention you're a TopLine member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Download the free Love My Credit Union Rewards app from the Apple® App Store or Google® Play Store. Search for "Love My Credit Union Rewards."

Start saving today with the Sprint Credit Union Member Discount!

GREAT! GrassRoots Education & Action Team

Credit unions are local, not-for-profit, member-owned financial services cooperatives that look out for consumers' best interests. That's worth advocating for!

The GrassRoots Education & Action Team (GREAT) is coordinated by the Minnesota Credit Union Network and powered by Minnesota credit union employees, volunteers and members. GREAT provides credit union supporters a way to help preserve, protect and promote Minnesota credit unions.



- **There is no time or monetary commitment to join.** You will occasionally receive emails asking you to contact elected officials about a particular issue related to the credit union movement.
- **Receive sample communications.** You will receive a sample message to use when communicating with elected officials. You can use these templates to quickly and easily send a message to lawmakers.
- **Join thousands of advocates!** By participating in GREAT, you join thousands of advocates in ensuring credit unions have a strong, unified voice when legislative and regulatory decisions are being made!

i To join and for more information, visit www.mncun.org/page/GREAT.

[‡]Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

TopLine Credit Union Foundation

CARE. CONNECT. CONTRIBUTE.

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

Last year the foundation was instrumental in many activities, some of which included:

- Volunteering over 500 hours
- Awarding \$15,000 in scholarships
- Teaching over 1,500 kids financial education basics
- Donating:
 - \$7,768 to various local charities
 - 3,891 books
 - 1,320 school supplies
 - 628 pounds of food
 - 411 toys
 - 106 personal care items
 - 174 handmade scarves

TopLine Credit Union Foundation, a 501(c)(3) non-profit organization, supports community outreach activities by providing financial education and counseling for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring other community give-back efforts.

i If you would like to make a donation, please contact TopLine at 763-391-9494, email Foundation@TopLinecu.com, visit TopLinecu.com/foundation, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. Federal Tax ID # is 46-4335752.

"It's Where I Bank"

Upcoming Free Seminars

Road Map for a Happy Retirement

Learn how to plan ahead for your next chapter in life.

- Tuesday, April 10 at 6:00PM

After the Funeral

Learn what needs to be done, when and by whom.

- Tuesday, April 17 at 6:00PM
- Held at Osseo Community Center, Room A, 415 Central Avenue, Osseo, MN 55369



Get Smart with Your Money Youth Financial Literacy Series

Encourage kids and their parents to talk about spending, saving and sharing their money.

- Saturday, April 21 starting at 9:00AM

First Time Home Buyers

Learn what you can expect during the loan process, types of loans and market specifics.

- Tuesday, May 15 at 6:00PM

i Seminars are held at TopLine's Learning Center located at 9353 Jefferson Highway in Maple Grove, unless otherwise noted. The events are free but space is limited—for more information or to reserve your spot, call 763-391-9494 or email RSVP@TopLinecu.com.

"It's Where I Bank"

The credit union you trust can cover your insurance needs too!

At TopLine we work hard to save our members money every day, in every way we can. It's our commitment to provide you with quality products to protect you, your family and your belongings.

Through TopLine Insurance Agency, we offer personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers—up to 20 different insurance carriers in all to assure you get the right policy and best price to fit your needs.

i Interested in seeing if you can save money on your insurance?

Contact TopLine Insurance Representatives Phil Derksen and Jeff Seifert to schedule your free, no-obligation coverage comparison today. Call 763-391-0007, email Quote@TopLinecu.com or stop by any of our branch locations.



Phil Derksen



Jeff Seifert



Our insurance policies include:

**Auto
Motorcycle & ATV
RV & Boat
Home**

**Renters
Life
Business
...and more!**

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly owned subsidiary of TopLine Federal Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Federal Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Federal Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Federal Credit Union. TopLine Insurance Agency, LLC is not affiliated with the NCUA or the federal government. The insurance offered is not an obligation of TopLine Federal Credit Union and may be subject to risk. Insurance products are not exclusive to TopLine Federal Credit Union members. Any insurance required as a condition of an extension of credit by TopLine Federal Credit Union need not be purchased from TopLine Insurance Agency, LLC and may be purchased from an agent or insurance company of your choice. License No. 40303567.

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Therese Kieffer
Mike Rogosheske

PRESIDENT & CEO

Tom Smith
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president@TopLinecu.com

TopLine Federal Credit Union

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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 the 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 – 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 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

"It's Where I Bank"

TopLine[®]

Federal Credit Union
SINCE 1935

