



Federal Credit Union

Since 1935

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

Smart Sense

June 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.

\$157.06_{/MO}

Home Equity Loan

\$20,000, 180-month and 4.89% APR** where LTV is 60% or less. Payment is \$7.86 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%.

Make your money bloom at TopLine!

Looking to grow your money this summer? A TopLine Share Certificate can turn your investment into full bloom!

Right now you can take advantage of these special CD rates:

- 2 year CD at 2.16%APY*
- 5 year CD at 2.51%APY*

Minimum deposit of \$5,000 or more required.

Visit your local TopLine branch, call **763-391-9494**, or email **Ask@TopLinecu.com** to learn more.

*APY means Annual Percentage Yield. Dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings and principal. Rates effective as of 05/07/18. Rates are subject to change after account has been opened. At maturity certificates will automatically renew for same term at the current market rate if not withdrawn. Offer ends July 7, 2018.



Special CD Rates!

Hurry, offer ends July 7, 2018!

Marvelous Member Moments



"Working with TopLine Federal Credit Union has been wonderful. I decided to refinance my car loan and TopLine made it such an easy experience for me! They offered me a lower interest rate, so obviously saying YES was a no-brainer. The Member Service Specialist I met with was friendly and did a great job answering all of my questions. I know from this experience alone that I'll look to TopLine first for any of my other loan needs in the future."

— Elizabeth H (Member Owner since 2017)

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

Please send a **short testimonial** and **photo** to **WhyILoveTopLine@TopLinecu.com** and we may feature your story in print or digitally.

TopLine Credit Union Foundation Fundraising Event!

Enjoy the summer breeze on the rooftop of **Brit's Pub** for our **3rd Annual Charitable Lawn Bowling event** benefiting TopLine Credit Union Foundation. Join us as a sponsor, come as an individual or bring a team, and/or donate to our raffle.

For more details or to sign up, please visit www.TopLinecu.com/foundation, email Foundation@TopLinecu.com or call 763-391-9494.

Date: Thursday, July 26, 2018

Location: Brit's Pub 1110 Nicollet Mall, Minneapolis, MN, 55403

Time: 10:00AM–3:30PM (includes lunch)

Cost: \$80 per player or other sponsorship opportunities available

Space is limited! Sign up by July 6, 2018.

Federal Tax ID #46-4335752



TopLine sponsors PoP Kids' Club at the Maple Grove Farmer's Market.

TopLine is teaming up for the forth year in a row with the Maple Grove Farmers Market to sponsor the "Power of Produce" (PoP) Kids' Club.

Parents with children ages 4–12 are invited to stop by the market and sign-up for the free PoP Kids' Club. Each child receives a \$2 token each week to purchase fresh fruits, veggies, or food-bearing plants at the market.

It's a fun way for parents and kids to start conversations about money and use these discussions in a real-life, hands-on experience at the market.

The PoP Club runs every Thursday, June 7 through October 18, from 3:00–7:00pm at the Maple Grove Community Center— 12951 Weaver Lake Road.



i TopLine will be hosting a special event at the market on June 28, stop by and see us!

TopLine VISA® Gift Cards make the perfect gift.

From Father's Day to graduations, birthdays and weddings, TopLine VISA gift cards make the perfect gift.

With its flexibility, a VISA gift card is perfect for everyone on your list. The VISA gift card can be used to make purchases in person, online or by phone at millions of merchants worldwide. TopLine offers a gift card for those gift giving moments no matter what the occasion.



i Gift cards range in values from \$20 to \$500 and are available for purchase at all TopLine locations.

June is National Internet Safety Month.

The kick-off to summer brings increased internet and mobile device use. Here are some easy ways to stay safe and more secure online:

- i** Keep all internet connected devices free from infection and malware by keeping all critical software—security software, web browsers, apps and operating systems—up-to-date.
- i** Secure your accounts by making passwords long and unique.
- i** If an email, social network post or text message looks suspicious, even if you know the source, delete it.

i For more safety tips visit www.TopLinecu.com.



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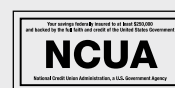
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BRANCH HOURS & LOCATIONS

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!



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