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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

\$157.06_{/MO}

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

Zero-down new car loans

\$296.78_{/MO}

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

Third annual TopLine Credit Union Foundation Fundraising Event

Lawn Bowling Tournament on Brit's Rooftop | Thursday, July 26, 2018

It's that time of year again! Join us on the rooftop of Brit's Pub for our 3rd Annual Charitable Lawn Bowling Event benefiting TopLine Credit Union Foundation on Thursday, July 26. Join us as a sponsor, come as an individual or bring a team, and/or donate to our auction/raffle.

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

In addition to lawn bowling, enjoy our live and silent auctions, raffle and networking. No mad skills required—it's easy to play, very similar to bocce ball.

- **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**

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

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. A receipt will be provided. For further information call 1-800-626-1448 or 763-391-9494, email Foundation@TopLinecu.com, stop by any TopLine location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.



Join us on July 26! Proceeds from the event will benefit TopLine Credit Union Foundation.

ComoFest 2018

Community Appreciation Picnic at TopLine Como Park—July 28

TopLine is proud to be a community business partner sponsor of St. Paul's ComoFest. Stop by and enjoy our free Community Appreciation Picnic at our Como Park branch located at 976 North Lexington Parkway on **Saturday, July 28 from 11:00AM – 1:00PM**. Then join us for our 3rd Annual "World's Shortest Marathon," 26.2 steps—ending at Gabe's by the Park with refreshments and music.



i Visit www.comofest.org for more details on other activities planned in the Como Park area in July.

Faster and easier home loan application coming in August!

Coming in mid August TopLine will be able to provide you an entirely paperless and seamless mortgage application and closing process. You can expect a highly automated digital experience, coupled with personalized service from TopLine's Mortgage Advisors.

Looking to buy a home? Not only are interest rates still low, home prices are still affordable. Plus, there are fantastic home loan options like Conventional Loans with as little as 3% down and VA & Rural Development Loans with 0% down—your home payment may most likely be lower than renting!

Consider refinancing? If your interest rate is higher than 4.5% you may be missing out on an opportunity to save thousands of dollars over the life of your home loan. We offer no closing cost options.

We'll always be here for you. Our personal Mortgage Advisors—Ben, Bill, Jeremy, and Mary—are always just a phone call away at 763-391-0877.

Get pre-qualified today! Visit us 24/7 at www.TopLinecu.com, call 763-391-0877, email MyMortgage@TopLinecu.com or stop by any of our branch locations.



Check out today's mortgage rates, use our handy mortgage calculator to explore your options and much more at www.TopLinecu.com.

Doing our best to serve America's best.

We understand that the financial impact on families with members serving in the armed forces can sometimes be overwhelming. While there are minimum safeguards in place, such as the Servicemembers Civil Relief Act, rest assured that as a TopLine member you can count on us to go above and beyond—following your example—to make sure your financial situation is as sound as it can be while you or an immediate family member are serving our country.

Whether it's adjusting loan payments, sending money overseas or out of state, or simply ways to better manage your monthly bills—you name it—please call us at 763-391-9494 and let us know how we can help.

Coming this fall:

New online and mobile banking!

TopLine is excited to launch our newly enhanced Online and Mobile Banking services this fall. You'll continue to enjoy the same features you have today, along with some added benefits like a consistent look from online banking to our mobile app, easier navigation and new tools to help you manage your finances. **Watch for more details over the coming months.**

TopLine sponsors PoP Kids' Club at the Maple Grove Farmers Market

TopLine is teaming up for the fourth 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 and veggies 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 from June 7 through October 18 from 3:00–7:00PM at the Maple Grove Community Center—12951 Weaver Lake Road.



Stop by and say hi to TopLine at the market on August 9.

i For more information, visit www.maplegrovmn.gov/around-the-city/farmers-market/power-produce-kids-club

Marvelous Member Moments!

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

"Thank you TopLine! Phil, my TopLine Insurance Agent, took the time to help me get full coverage insurance on my recent car purchase, and saved me a ton of money as well! I became a TopLine member because of the great service that I received from my new agent. Thanks Phil!"

—Aaron M. MEMBER OWNER SINCE 2018



"I recently got in a car accident and was really stressed out. TopLine made everything super stress-free. I was able to find a vehicle, finance it and insure it all in a couple of days and all through TopLine!"

—Melissa M. MEMBER OWNER SINCE 1990



i Have you had a marvelous member moment at TopLine? 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!

TopLine Hits the Radio Airwaves



"I Have a Choice?"

Have you heard TopLine on the radio yet? From June through early September, TopLine is promoting the benefits of belonging to a credit union on KS95 and KFAN radio stations and Spotify.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$10,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include four \$1,000 scholarships and twelve \$500 scholarships.



Madalynn S. was one of our sixteen 2017 scholarship recipients. 2018/19 scholarship application deadline is August 31, 2018. For more details visit www.TopLinecu.com/foundation.

Any individual planning to pursue or continue post secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2018 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2018.
- Scholarship recipients will be selected and notified by September 28, 2018.

i For more information or to apply, visit TopLine's website at www.TopLinecu.com/foundation, email Foundation@TopLinecu.com or call 763-391-9494.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For more information or to make a tax deductible donation, visit www.TopLinecu.com/foundation, call 763-391-9494, email Foundation@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.

Upcoming Free Seminars

Better Budgeting

Become a master at managing your monthly budget.

- Tuesday, September 11 at 6:00PM

Keeping the Cabin in the Family

Learn tips to keep the cabin as it is passed on to the next generation.

- Tuesday, September 18 at 6:00PM —
at Osseo Community Center, Room A

Improve Your Credit Score

Learn how to obtain, understand and improve your credit and credit score.

- Tuesday, October 9 at 6:00PM —
at Osseo Community Center, Room A

Scam Proof Your Finances— Protect Yourself Against Identity Theft

Empower everyone in your family to spot consumer fraud and stop it cold.

- Wednesday, October 17 at 6:00PM —
at Como Park Street Car Station

Get Smart with Your Money Youth Financial Literacy Series

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

- Thursday, October 18 starting at 9:00AM

Managing Healthcare Costs in Retirement

Learn the ABCs of Medicare and strategies to cover healthcare costs.

- Tuesday, October 23 at 6:00PM —
at Osseo Community Center, Rooms A & B

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 New Retirement

Economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years. Are you prepared? Are you wondering what to do with your 401(k)?

There are several things you can do with your old 401(k), including the following:

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Roll over the assets to an Individual Retirement Account (IRA)
- Take a cash distribution (there are tax consequences and potential penalties for clients under 59½)

Before you make a decision about what to do with your retirement funds, let an Investment Representative from TopLine Investment Services offer some helpful advice—at no cost or obligation to you. We can help you understand your options and determine what makes sense for you.



Shawn Gaustad

i TopLine Investment Services Representative Shawn Gaustad is available to help you develop strategies with the goal to keep more of your hard-earned money. Call 763-391-0843 to schedule your complimentary, no-obligation consultation today.

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TopLine Federal Credit Union

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 Maple Grove, MN 55369

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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 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

