



Federal Credit Union

Since 1935

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

Smart Sense

August 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

\$296.76 /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%.

TopLine Credit Union Foundation Scholarships Available for Members.

TopLine Credit Union 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.

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.



The application deadline is August 31, 2018.

Scholarship recipients will be selected and notified by October 1, 2018.

i Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *"Although credit union membership is growing, credit unions only hold a market share of 7.4% of total assets in the financial services industry. What are the most important drivers behind the choices people make in selecting a financial services partner? How would you go about increasing credit union awareness in the marketplace?"*

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 expands 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. 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. For more information or to make a tax deductible donation, please call 736-391-9494, email Foundation@TopLinecu.com or visit www.TopLinecu.com/foundation.

Watch for Our New Improved Online and Mobile Banking coming this Fall!

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. Access Online banking at www.TopLinecu.com or via our mobile app. You can download the app from the iTunes or the Google Play stores.

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



TopLine is teaming up for the 4th 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 Maple Grove Farmers Market and sign-up to join the PoP Kids' Club. It's free to join!

As a member of the PoP Club, kids will receive a reusable shopping bag and a PoP punch card. Every week when your child visits the market they will receive a \$2 market token to spend on fresh fruits and vegetables.

The PoP Club is a fun way for parents and children to start conversations about saving, spending and sharing, and utilize these discussions in a hands-on experience at the market.

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



i TopLine will be hosting a special event on August 9 — stop by to say "hi!"

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TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369
763-391-9494
800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com



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15th Annual Back-to-School Supply Drive.

TopLine is celebrating our 15th Annual Back-to-School Supply Drive!

TopLine will be collecting school supplies at all branch locations to benefit the Community Emergency Assistance Programs (CEAP), Keystone Community Services and Volunteers Enlisted to Assist People (VEAP).



The Back-to-School Supply Drive most needed items are:

- #2 pencils
- backpacks
- USB drives
- erasers
- glue sticks
- loose-leaf paper
- notebooks
- pencil sharpeners
- protractors
- pocket folders
- safety rulers
- school boxes
- scissors
- washable paints

i Stop by any TopLine branch location to drop off your donation through September 1, 2018.

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

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

Connect with TopLine on social media!



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