



Federal Credit Union

Since 1935

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

Smart Sense

September 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

\$299.04_{/MO}

New Auto Loan

\$20,000, 75-month and 3.69%APR*. Payment is \$14.96 per thousand dollars.

\$154.46_{/MO}

Home Equity Loan

\$20,000, 180-month and 4.64% APR** where LTV is 60% or less. Payment is \$7.73 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%.

September is National Insurance Month!

Every day millions of Americans put their families' financial futures at risk by not owning any or enough auto, home, life or business insurance coverage.

Insurance can be confusing and overwhelming to think about.

That's why TopLine Insurance Agency is committed to helping you make sure you, your family or your business has the right coverage.



TopLine Insurance Agency offers 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.

When was the last time you had your insurance needs reviewed by an insurance professional?

Visit us or schedule your free personalized, no obligation, coverage comparison today!

Call **763-391-0007**, email Quote@TopLinecu.com or stop by any of our **branch locations**.

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.

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.



We ask that you make sure all of your contact information is current as this will be used for verification in the new online/mobile banking service. Please login to your account at www.TopLinecu.com to review your address, home and work phone numbers and email address, and update if necessary.

Watch for more details over the next few months.

Please contact us at Ask@TopLinecu.com or **763-391-9494** if you have any questions.

Back-to-School Supply Drive was a success!

During the month of July and August TopLine hosted our 15th Annual Back-to-School Supply Drive to benefit Community Emergency Assistance Program (CEAP), Keystone Community Services and Volunteers Enlisted to Assist People (VEAP).

Special thanks to members and employees who donated nearly 900 items and over \$1,000 to help students start the school year off right.

Since 2002 TopLine has been involved in several programs each year to benefit our communities. Other efforts have included: drives for food and household supplies, adult and children's clothing and holiday toys.



i CEAP, Keystone Community Services and VEAP are non-profit agencies that assist people in need.

So... I have a choice?

Yes! You do have a choice when it comes to where and how you do your banking! With TopLine you can choose **lower auto loan rates, no payments for 90 days*** and **friendly service!**

We offer fixed-rate loans on new and used cars, trucks, SUVs and vans with flexible terms, competitive rates and a variety of repayment options. **We refinance too!**

Looking to save some money on your auto insurance?

Contact us for your personalized free, no obligation, coverage comparison today! Call **763-391-0007**, email **Quote@TopLinecu.com** or stop by any of our branch locations.

It's easy to apply. Visit us online at www.TopLinecu.com, call 763-391-9494, email **Ask@TopLinecu.com** or stop by any of our branch locations.



*Offer does not apply to refinances of existing TopLine auto 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.

Looking to buy or refinance a home?

Mortgage rates are still low and home prices are affordable.

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



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TopLine Federal Credit Union

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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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