



Federal Credit Union

Since 1935

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

Smart Sense

November 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%.

TopLine wins 1st place Best of Business award two years in a row!

Twin Cities Business Magazine, Minnesota's leading provider of business news and insights, conducts an annual survey of their readers asking, "Which companies exemplify true excellence in their respective industries?" and would they confidently refer to a family member, friend or colleague.

TopLine was selected as the **2018 First Place Winner** of the "Best of Business People's Choice Award" in the Credit Union category for the second year running!

Thank you to all our member-owners for making TopLine the "Best Credit Union" in Minnesota!



Access our NEW Online and Mobile Banking services!

Enjoy new added benefits like a consistent look from online banking to our mobile app, easier navigation and new tools to help you manage your finances.

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



Please note, our old system will be discontinued on November 14, 2018.

Not yet enrolled in Online or Mobile Banking? Visit www.TopLinecu.com to get started!

TopLine's Automated Phone System will be discontinued effective January 7, 2019

What this means is that you will no longer be able to dial in to our automated phone service to conduct your banking. The good news is that you can still access your TopLine accounts 24/7, day or night, from virtually anywhere using our Online & Mobile Banking.

Watch for more details.

Looking for a sweet rate on an auto loan?

Don't let rising interest rates scare you off from financing or refinancing your car — TopLine has sweet, auto loan rates starting at **2.99% APR!**[†] And if you hurry, you'll make **no payments for up to 90 days!**^{**} Plus, you'll have the added benefit of **\$100 off an extended warranty purchase.**



Visit your local TopLine branch and meet with your personal TopLine Member Service Specialist to get started — or call **763-391-9494**, apply online **24/7** at **www.TopLinecu.com**, or email **Ask@TopLinecu.com** to learn more.

Hurry, offer ends November 30, 2018!

**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.

†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 11/01/18 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.

Help those in need this holiday season.



TopLine will host our 20th annual Holiday Toy Drive this season to collect new toys for the Community Emergency Assistance Programs, Keystone Community Services and Avenues for Homeless Youth.

Stop by any TopLine location from **November 5 — December 22, 2018** to place a new, unwrapped gift under the holiday tree.

Happy holidays from your friends at TopLine.

TopLine Participated in Statewide Day of Kindness

TopLine, along with 48 other credit unions across the state, participated in our annual collaborative credit union event in October, showcasing the true power of working together to make a difference in our communities. Minnesota credit union employees volunteered more than **6,900 hours** in **60 communities** across Minnesota, impacting over **335,000 people**.

TopLine volunteered at Community Emergency Assistance Programs (CEAP), Keystone Community Services and Junior Achievement of the Upper Midwest. Volunteers provided assistance in a food shelf, teaching youth financial literacy and more! What a fun day working as a team to make a positive impact in our communities!

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TopLine Federal Credit Union

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www.TopLinecu.com



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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!



TopLine
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