



Federal Credit Union

Since 1935

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

Smart Sense

December 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

\$300.84_{/MO}

New Auto Loan

\$20,000, 75-month and 3.89%APR*. Payment is \$15.05 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%.

Treat yourself to CASH BACK this holiday season!

Just use your **TopLine Platinum or Platinum Rewards Visa®** through December 31, 2018 for your holiday shopping and other purchases, and treat yourself to a **5% Cash Back bonus*** on **Amazon** and **2%*** on **restaurants and gas**.

There's absolutely nothing you need to do!

Simply use your TopLine Platinum Visa— and start earning today!

Apply today if you don't have a TopLine Credit Card!

VISA® is a registered trademark of VISA, Inc. All rights reserved. VISA is not a participant or sponsor of this promotion. *Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$100. Cash back earnings will be applied to February 2019 credit card statement. 5% cash back offer is earned on all book & stationary merchant code purchases and 2% on all restaurant and gas station merchant code purchases, excludes balance transfers. Offer valid November 1, 2018 – December 31, 2018.



Check out TopLine's NEW Online and Mobile Banking!

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**.



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

Help those in need this holiday season.



TopLine will host our 20th annual Holiday Gift 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 through **December 22, 2018** to place a new, unwrapped gift under the holiday tree.

TopLine wishes you a happy holiday season.

The holiday season is the perfect time for looking back with warm memories...and looking forward with new hopes and dreams. It's also the perfect time to acknowledge the people who've helped us get where we are today. That is why we would like to take this time to say **"THANK YOU"** to all of our great members!

To celebrate the holiday season, TopLine will be closed on Monday, December 24 and Tuesday, December 25, open 9:00am—1:00pm on Monday, December 31 and closed Tuesday, January 1, 2019.



Making a difference one stitch at a time.

TopLine's Knitting and Crochet Club is busy making scarves for local foster and homeless youth to be distributed during the month of December — just in time for the holidays!

If you'd like to get involved you can drop off skeins of yarn or completed scarves to any TopLine branch location. The scarves can be any size or color.



All donations must be recieved by December 14, 2018.

Thank you for helping us make a difference one stitch at a time!

Marvelous Member Moments

Thank you TopLine, for helping my 12th grade Girl Scouts earn their Good Credit and On My Own badges. The information you've provided in the 'Improve your Credit Score' seminar and youth financial literacy classes has given them more confidence to make the important financial decisions they will confront soon! — Lisa P. (Member Owner Since 2004).



Have you had a **marvelous member moment at TopLine?** Please send your short testimonial and photo to **WhyILoveTopLine@TopLinecu.com** and we may feature your story in print or digitally.

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TopLine Federal Credit Union

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www.TopLinecu.com



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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

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

Connect with TopLine on social media!



TopLine
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