



Federal Credit Union

Since 1935

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


# Smart Sense


February 2019


## Top Tip Corner


### Identify Theft Prevention

The more you know about what the risks are, the more you can take action to prevent yourself from becoming a victim. Check out these prevention tips to help you in the fight against identity theft.

 Shred receipts, credit offers, account statements, and expired credit cards, to prevent “dumpster divers” from getting your personal information.

 Don't reply to or click on any links in suspicious email, texts, and social media messages.

 Use the security features on your mobile phone.

 Collect mail every day. Place a hold on your mail when you are away from home for several days.

## Current Payments

**\$300.84**<sub>/MO</sub>

### New Auto Loan

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

**\$154.46**<sub>/MO</sub>

### 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 2015 or newer vehicles.

\*\*APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%.

## It's Time for an Upgrade to Better Serve You!

You are why we exist, and improving your overall banking experience at TopLine is of the utmost importance to us.

That is why we are investing in new technologies to better serve you, all the while maintaining our top priority of ensuring your accounts are safe and secure.



In mid-March we will be upgrading our core operating system, which is our internal software system that we use to manage your accounts and transactions. For the most part this upgrade will take place behind the scenes, however there will be a few enhancements you will notice on your statements and when using online/mobile and phone banking services.

Watch for more details over the next several weeks.

If you have any questions please contact us at [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) or 763-391-9494.

## Automated Phone Banking Service...plus upgrade!

TopLine will continue to maintain our 24/7 automated phone banking service and will introduce an upgraded version to better assist you with your banking needs.

Our new phone banking service will offer several additional features that will enhance your experience, like speech recognition, dynamic menu options, enhanced security, sample payment calculators and more.

Watch for more details coming soon.

## Looking to make a “Big Toy” purchase?

Don't take the fun out of your “big toy” purchase. Turn to TopLine for fast, easy and competitive financing.

**Be payment-free for 90 days<sup>†</sup> when you fund or refinance your recreational vehicle with TopLine.**

**Stop by TopLine before you hit the upcoming RV and camping shows!**

 This special offer ends April 30, 2019.

<sup>†</sup>Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.



## TopLine closed on Presidents' Day — February 18, 2019.

We value our employees just as much as our members. Because of that all TopLine locations will be closed on Monday, February 18, 2019 for an all-staff training event. TopLine will resume normal business hours, Tuesday, February 19, 2019.

# Have you made your 2018 IRA contribution?

Can you believe it's February, where does the time go? We want to remind you that April 15th is your deadline to make a contribution for last year to your IRA.

Individual Retirement Accounts (IRAs) are another way to save for retirement or a child's education, and may offer tax advantages too.\* Today's IRA accounts offer more options than ever before, which allow the IRA to reflect your individual needs. At TopLine Investment Services, we have a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

TopLine is here to assist you in selecting the IRA which addresses your needs based on your financial goals.

**If you have not yet funded your 2018 contribution for your IRA, you have until April 15, 2019 to do so.** We want to encourage you to take advantage of this benefit.

TopLine Investment Representative, Shawn Gaustad, can help you keep more of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.



## Shawn Gaustad

Investment Representative  
sgaustad@TopLineInvestments.com  
763-391-0843

\*The Roth IRA offers tax deferral on any earning in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59 ½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change. Contributions to a traditional IRA may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59 ½ may result in a 10% IRS penalty tax in addition to current income tax. For complete details, consult your tax advisor or attorney.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured TopLine Federal Credit Union deposits and are not NCUA insured. These products are not obligations of TopLine Federal Credit Union and are not endorsed, recommended or guaranteed by TopLine Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. TopLine Federal Credit Union and TopLine Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

## Marvelous Member Moments

*"When I was in the market for a business loan to purchase a retail shopping mall, I contacted several financial institutions. I decided to do business with TopLine because their business lender was very sincere and honest regarding the cost of the loan. Duane has gone beyond his duty to help me and has allowed me to save thousands of dollars per year! – Tao M. (Member Owner Since 2018)"*



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.

### BOARD OF DIRECTORS

Jim Kaster CHAIR  
Paul Jacobsen VICE CHAIR  
Joan Molenaar TREASURER  
Bill Hnath SECRETARY  
Pam Stegora Axberg DIRECTOR  
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David Ensteness  
Therese Kieffer  
Mike Rogosheske  
Jacob Sellers

### PRESIDENT & CEO

**Tom Smith**  
763-391-9494  
President@TopLinecu.com

### TopLine Federal Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
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Ask@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

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Connect with TopLine on social media!



**TopLine**  
Federal Credit Union