



Federal Credit Union

Since 1935

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


# Smart Sense


March 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.

 Install firewalls and virus-detection software on your home computer.

 Review your credit reports once a year. Be certain that they don't include accounts that you have not opened.

## 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. 2015 & newer model year.

**\$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.

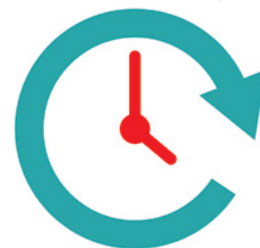
We will be upgrading our core operating system, which is our internal software system that we use to manage your accounts and transactions. For the most part this upgrade will take place behind the scenes, however there will be a few enhancements you will notice on your statements and when using online/mobile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

Watch for more details via our website, email and mail in the coming weeks.

We look forward to continuing to support your growing and diverse financial needs and are here for you every step of the way on your financial journey.

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

## It's Time for an Upgrade



## Join us for TopLine's 85<sup>th</sup> Annual Meeting – April 6, 2019.

TopLine's 85<sup>th</sup> Annual Meeting will be held **Saturday, April 6** at the Minneapolis Marriott Northwest, 7025 Northland Drive in Brooklyn Park, on the northwest corner of 694 and Boone Ave.

A plated breakfast will be available at 9:00am followed by the business meeting, to be called to order at 9:45am.

There is no charge to attend the meeting, but reservations are required. Reserve your seat by calling us at **763-391-9494** or emailing [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) by **March 15, 2019**.

*You're Invited*


## March is Minnesota FoodShare Month.

TopLine will be helping to restock local agencies food shelves by hosting a food drive during the month of March to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

TopLine will be collecting nonperishable food items such as canned vegetables, canned fruit, canned tuna/meats, soups, rice, dry pasta, cereal and more.



 Stop by any TopLine branch location to drop off your donation.

# Have you made your 2018 IRA contribution?

Can you believe it's March, 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.

\*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.

**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

### BOARD OF DIRECTORS

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### TopLine Federal Credit Union

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## Marvelous Member Moments

*In 2010 I had fallen on some hard times. TopLine was able to help me stay in my home and pay off my vehicle! I'm now completely back on my feet and have TopLine to thank for that! They helped me through the hardest time in my life! – Carey H. (Member Owner Since 2000)*



### Have you had a marvelous member moment at TopLine?

Please send your short testimonial and photo to [WhyILoveTopLine@TopLinecu.com](mailto:WhyILoveTopLine@TopLinecu.com) and we may feature your story in print or digital media.

### 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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