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TOP TIP

*Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's FREE mobile/online access, eStatements and bill pay service. Conduct your banking on the go at [www.TopLinecu.com](http://www.TopLinecu.com). Download **TopLine's Mobile App** from the iTunes or Google Play Store.*

CURRENT PAYMENTS

**Home equity loans**

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

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

**Zero-down new car loans**

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

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

\*APR is Annual Percentage Rate. LTV is Loan-to-Value. APR is available with above requirements and a TopLine Checking account with direct deposit and auto pay is required. Actual APR may vary based on credit history and LTV. Rates current at time of printing and are subject to change.

## TopLine's technology upgrade is complete!

**TopLine invested in new technologies to better serve your financial needs.**

Your credit union is committed to protecting your personal and financial account information and helping you manage your money with ease and convenience.

Earlier this month TopLine upgraded our core operating system, which is our internal software system that we use to manage your accounts and transactions, along with other supporting technology systems. Think of it like your mobile phone, tablet or home computer—periodically it needs to be updated to stay current and to continually ensure your accounts are safe and secure.

Our technology upgrade investment provides greater standards of security, improved access to your accounts and enhanced levels of member service to better serve your financial needs.



*The TopLine team dedicated many hours over the past two years to prepare for a successful launch of our advanced technology software systems in mid-March.*



**Some of the new enhancements include:**

- ability to see all your account relationships at a glance, which also allows our member service staff to more efficiently serve you
- improved statements to make it easier for you to review your accounts and transactions
- new automated phone banking services
- option to open new deposit accounts online
- new members can join TopLine online

**What remains the same is our dedication to you:** being your trusted member-owned financial services cooperative helping you reach and manage your personal financial goals.

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. **Thank you for being a part of the TopLine family!**

# Marvelous Member Moments

Here's what our member-owners are saying about TopLine.



*"In 1970 my mom decided to purchase a new vehicle. This was to be her first vehicle purchased on her own. When she went to finance her vehicle she was turned away because she wouldn't have her husband co-sign. So she went to her credit union, Telco (now TopLine), and was given a loan based on her own income and ability—a somewhat radical notion in 1970! That 1970 Ford Maverick was a clunker but mom's still going strong at 92 years young!"*

—Becky Varland,

ON BEHALF OF MURIEL STROM VARLAND,  
MEMBER SINCE 1950

**i Have you had a marvelous member moment at TopLine? We would be delighted to hear from you!**

Send us a short testimonial and photo at [WhyILoveTopLine@TopLinecu.com](mailto:WhyILoveTopLine@TopLinecu.com) and we may feature your story in print or digital media.

We look forward to hearing from you!

## MORTGAGES

# Spring into low home rates!

**Buy or refinance a home while rates are still low.**

### Are you in the market to buy?

Not only are interest rates still low, home prices are still affordable. Plus, there are fantastic home loan options like Conventional Loans with as little as 3%\* down and VA & Rural Development Loans with 0% down—**your home payment may most likely be lower than renting!**



**TopLine members who have refinanced are saving an average of \$200 a month on their payments, or have reduced their mortgages by about six years.\*\***

### Are you in the market to refinance?

Consider refinancing if your interest rate is higher than 4.5% or you may be missing out on an opportunity to save thousands of dollars over the life of your home loan. **We do offer no-closing cost options** so even a small decrease in rate is a win-win for you and it's free to inquire.

**i Pre-qualify at TopLine!** Visit us 24/7 at [www.TopLinecu.com](http://www.TopLinecu.com), call 763-391-0877, email [MyMortgage@TopLinecu.com](mailto:MyMortgage@TopLinecu.com) or stop by any of our branch locations to discuss your rates and refinance options.

\*For those that qualify. Pre-qualification allows TopLine to pull credit report. Contact TopLine for details. Call 763-391-0877, email [mymortgage@toplinecu.com](mailto:mymortgage@toplinecu.com) or stop by any branch. | \*\*May vary by consumer.



# TopLine celebrates youth in April.

Join us the week of April 22–27 and help us celebrate National Credit Union Youth Month.™



This April TopLine is encouraging youth to put their dreams and goals down on paper where they can see them every day! This year's theme is *The Future is Yours: Picture it! Save for it! Share it!* We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards and encourage each other as these types of activities help lay the groundwork for their future success. Email yours to TopLine at [WhyILoveTopLine@TopLinecu.com](mailto:WhyILoveTopLine@TopLinecu.com) and we may feature on our Facebook page.

**As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them achieve their goals of a bright and wondrous financial future.**

## Visit TopLine April 22–27 to celebrate National Credit Union Youth Month.

- Get rewarded with \$25<sup>†</sup> when you open a Young Savers account at TopLine.
- Stop by any branch for refreshments and giveaways.
- Join us on Saturday, April 27 for our youth financial literary series, *Get Smart with Your Money*,™ an ongoing initiative to encourage kids and their parents to talk about spending, saving and sharing their money wisely.
- Check out our age-specific interactive websites at [www.TopLinecu.com](http://www.TopLinecu.com), which are filled with games, blogs, podcasts, videos, downloads, financial calculators and more.

**i** To sign up for our Get Smart with Your Money™ session, call 763-391-9494 or email [RSVP@TopLinecu.com](mailto:RSVP@TopLinecu.com). Please include child's name, child's age, parent's name and phone number.

<sup>†</sup>Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers (\$8) accounts only. The match will be reported as interest income on the accountholders 1099-MISC. statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offer is only available to individuals who do not already have a Young Savers (\$8) account at TopLine Federal Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763-391-9494, visit [www.TopLinecu.com](http://www.TopLinecu.com) or stop by any branch for details.

## TopLine Supports the American Cancer Society

TopLine is joining forces with the American Cancer Society in the fight against cancer by participating in their *Together vs. Cancer* campaign during the month of April.

If you'd like to get involved you can donate in increments of \$1, \$3, \$5 or more and receive a pinup to post in a TopLine branch showing your support. All donations help the fight against cancer, which include breakthrough cancer research, free rides to chemo, free places to stay near treatment and a live 24/7 helpline for questions and support.

TopLine employees recently packed over 150 "Grab and Go Bags"—special treat snack bags with hand written personalized messages a patient can take to treatment to help them get through the day. These bags benefited patients at The Richard M. Schulze Family American Cancer Society Hope Lodge in Minneapolis.



**i** If you'd like to make a donation to the American Cancer Society you can stop by any TopLine branch location during the month of April.

## TopLine Credit Union Foundation

**CARE. CONNECT. CONTRIBUTE.**

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

**Last year the foundation was instrumental in many activities, some of which included:**

- Volunteering nearly 400 hours
- Awarding \$10,000 in scholarships
- Teaching over 1,140 kids financial education basics
- Donating:
  - \$6,690 to various local charities
  - 3,150 school supplies
  - 430 pounds of food
  - 600 toys
  - 557 personal care items
  - 97 handmade knitted scarves
  - 261 handmade knitted hats

TopLine Credit Union Foundation, a 501(c)(3) non-profit organization, supports community outreach activities by providing financial education and counseling for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring other community give-back efforts.

**i** If you would like to make a donation, please contact TopLine at 763-391-9494, email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com), visit [TopLinecu.com/foundation](http://TopLinecu.com/foundation), stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. Federal Tax ID # is 46-4335752.

*"It's Where I Bank"*

## Upcoming Free Seminars

### Keeping the Cabin in the Family

Learn tips to keep the cabin as it is passed on to the next generation.

- **Monday, April 8 at 6:00PM**

### Teen Driver Seminar "Prepare Your Teen for the Road Ahead"

Learn tips both you and your teen should know for safe driving and insurance coverage.

- **Tuesday, April 9 at 6:00PM**



### Improve Your Credit Score

Learn how to obtain, understand and improve your credit and credit score.

- **Tuesday, April 23 at 6:00PM**

### Get Smart with Your Money Kids Education Series

Encourages kids and their parents to talk about spending, saving and sharing their money.

- **Saturday, April 27 starting at 9:00AM**

**i** Seminars are held at TopLine's Learning Center located unless otherwise noted. The events are free but space is limited—for more information or to reserve your spot, call 763-391-9494 or email [RSVP@TopLinecu.com](mailto:RSVP@TopLinecu.com).

*"It's Where I Bank"*

An important tip to help keep you financially safe:

# Never share your personal information if you are contacted.



**TopLine will NEVER contact you to ask for or confirm your personal information.**

Be aware of those that contact you via phone, email, text or mail and ask for (or even try to confirm) your identifying information, like account numbers, PINs, CVV security codes, social security number and DOB as most likely this has the potential of being a scam. If you have questions or need assistance contact us at 763-391-9494. If after hours, please call the number on the back of your credit or debit card.

**i** If you ever have any questions, need assistance and/or feel you may have been a victim of a scam, please contact us immediately for assistance at 763-391-9494. For more safety tips visit [www.TopLinecu.com/resources/financial-education/security](http://www.TopLinecu.com/resources/financial-education/security).

## INVESTMENT SERVICES

# What has changed for you in 2019?

If notable changes occurred in your personal or professional life, then you will want to review your finances. Now is a good time to get cracking and see where you can potentially save some taxes for this year and/or build more wealth. Little moves might help you improve your short-term and long-term financial situation.

- Did you start a new job or leave a job behind?
- Did you retire or is it on the near horizon?
- Did you start a family?
- Did you receive an inheritance?
- Did your marital status change?



Shawn Gaustad

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

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.

Check the background of investment professionals associated with this site on FINRA's BrokerCheck: <https://brokercheck.finra.org>

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Tom Smith  
763-391-9494  
[president@TopLinecu.com](mailto:president@TopLinecu.com)

## TopLine Federal Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
763-391-9494  
800-626-1448  
[www.TopLinecu.com](http://www.TopLinecu.com)



TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration.

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TopLine is an Equal Opportunity Employer EOE.  
NMLS# 654913

## 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 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

"It's Where I Bank"

**TopLine**

Federal Credit Union  
SINCE 1935

