



Federal Credit Union

Since 1935

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


Smart Sense


May 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 emails, 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_{/MO}

New Auto Loan

\$20,000, 75-month and 3.89%APR*. Payment is \$15.05 per thousand dollars. 2015 & newer model year.

\$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 2015 or newer vehicles.

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

Turn your virtual dreams into reality!

Game on when you finance or refinance your car — TopLine has great, low auto loan rates starting at 2.99% APR.[†]

BONUS! If you apply now you'll make no payments for up to 90 days!** You'll also receive \$100 off an extended warranty purchase, plus TopLine will cover all your title transfer costs too!

PLAY AGAIN! And if you'd like to refinance your current vehicle, there are no refinancing fees — call or visit TopLine, in person or online, and find out how much you could save compared to your current car loan.

LEVEL UP! Getting or refinancing your car loan at TopLine is easy! Call us at 763-391-9494, visit TopLinecu.com, email Ask@TopLinecu.com, or stop by any branch to meet with your personal TopLine Member Service Specialist.

UPGRADE! Let TopLine take the hassle and haggle out of finding the best price on your next car with **FREE car buying services**. We do all the work — from locating vehicles that meet your specifications, to assisting with your trade-in — all in a stress-free, worry-free environment.

DO YOU WANT TO CONTINUE? Hurry, this offer ends on June 30, 2019.

**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 4/01/19 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. Offer valid through June 30, 2019.



Personal Care Drive at TopLine!

Help our neighbors in need! During the month of May TopLine is hosting a Personal Care Drive to support our community partners — Avenues for Homeless Youth and Keystone Community Services.

Personal care items such as shampoo, toothpaste, and hygiene products are essential for daily living and are needed to help families in our local communities.



You can drop off your donations at any TopLine branch location now through May 31, 2019.

 Suggested donation items include toothpaste, toothbrush, mouthwash, soap/lotion, shampoo/conditioner and more!

Spring into TopLine for super low mortgage rates!

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!



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.**

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.**

BONUS! Complete a qualified mortgage application during the month of May and receive **\$50****. Plus, an additional **\$250**** upon a successful mortgage closing!

Get pre-qualified today! Visit us 24/7 at www.TopLinecu.com, call 763-391-0877, email MyMortgage@TopLinecu.com or stop by any of our branch locations.

*For those that qualify. Pre-qualification allows TopLine to pull credit report. **May vary by consumer.

†Application must qualify for TopLine Mortgage products based on credit, income and assets. \$50 will be deposited into a TopLine share savings account upon pre-qualification. \$250 will be deposited into a TopLine share savings account based on a successful home loan closing (purchase or refinance). Offer good through June 30, 2019. One application per member. Moines will be reported as income on the accountholders 1099-MISC. statement. If account is closed within 90 days, monies may be forfeited. Closing an account prior to that will result in disqualification. Certain restrictions apply. See TopLine representative for further details. Must be eligible for membership with TopLine. Call 763-391-0877 for details.

TopLine Credit Union Foundation Fundraising Event!

Enjoy the summer breeze on the rooftop of **Brit's Pub** for our **4th Annual Charitable Lawn Bowling event** benefiting TopLine Credit Union Foundation. Join us as a sponsor, come as an individual or bring a team, and/or donate to our raffle.

Date: Thursday, July 18, 2019

Location: Brit's Pub 1110 Nicollet Mall, Minneapolis, MN

Time: 10:00AM–3:30PM (includes lunch)

Cost: \$100 per player or other sponsorship opportunities available

Space is limited! Sign up by July 1, 2019.



For more details or to sign up, please visit www.TopLinecu.com/foundation, email Foundation@TopLinecu.com or call 763-391-9494.

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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
Federal Credit Union