



June 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**<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.

**\$154.43**<sub>/MO</sub>

### Home Equity Loan

\$20,000, 180-month and 4.64% APR\*\* where LTV is 60% or less. Payment is \$7.72 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!

**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 5/01/19 and are subject to change. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email Ask@TopLinecu.com, call 763-391-9494 or stop by any TopLine location. Offer valid through June 30, 2019.



## TopLine Credit Union Foundation Fundraising Event!

Enjoy the summer breeze on the rooftop of **Brit's Pub** for our **4<sup>th</sup> 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/fundraising-event](http://www.TopLinecu.com/foundation/fundraising-event), email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com) or call **763-391-9494**.



# TopLine sponsors PoP Kids' Club at the Maple Grove Farmer's Market.

TopLine is teaming up for the fifth year in a row with the Maple Grove Farmers Market to sponsor the "Power of Produce" (PoP) Kids' Club.

Parents with children ages 4–12 are invited to stop by the market and sign-up for the free PoP Kids' Club. Each child receives a \$2 token each week to purchase fresh fruits, veggies, or food-bearing plants at the market.

It's a fun way for parents and kids to start conversations about money and use these discussions in a real-life, hands-on experience at the market.

The PoP Club runs every Thursday, May 16 through October 24, from 3:00–7:00pm at the Maple Grove Community Center— 12951 Weaver Lake Road.



**TopLine will be hosting a special event at the market on June 27, stop by and see us!**

## TopLine is hosting a book drive!

TopLine is partnering with the Africa Education and Health Initiative (AFEDHI) to collect and distribute educational books and materials to students in kindergarten through college to support their educational needs and goals.

Africa Education and Health Initiative (AFEDHI) is a non-profit organization, with a vision to ensure African students have access to affordable books and other school supplies.



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

## June is National Internet Safety Month.

The kick-off to summer brings increased internet and mobile device use. Here are some easy ways to stay safe and more secure online.

- Keep all devices free from infection and malware by keeping all critical software—security software, web browsers, apps and operating systems—up-to-date.
- Secure your accounts by making passwords long and unique.
- If an email, social network post or text message looks suspicious, even if you know the source, delete it.

**For more safety tips visit [www.TopLinecu.com/resources/financial-education/security](http://www.TopLinecu.com/resources/financial-education/security)**



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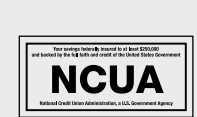
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### PRESIDENT & CEO

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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](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

**Connect with TopLine on social media!**

