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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

**\$154.44** /MO

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

Zero-down new car loans

**\$300.83** /MO

\$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.

## Fourth annual TopLine Credit Union Foundation Fundraising Event

Lawn Bowling Tournament on Brit's Rooftop | Thursday, July 18, 2019

Are you ready for some summer fun that benefits a charitable cause? TopLine Credit Union Foundation is hosting our 4th Annual Charitable Lawn Bowling tournament on Thursday, July 18 at Brit's Pub in Minneapolis. Join us as a sponsor, come as an individual or bring a team and/or donate to our auction/raffle.

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

In addition to lawn bowling, enjoy our live and silent auctions, raffle and networking. No mad skills required—it's easy to play, very similar to bocce ball.

- **Date:** Thursday, July 18, 2019
- **Location:** Brit's Pub, 1110 Nicollet Mall, Minneapolis, MN, 55403
- **Time:** 10:00AM–3:30PM (lunch is provided)
- **Cost:** \$100 per bowler or \$350 per team of four. Other sponsorship opportunities available.
- **Space is limited! Sign up by July 5, 2019**

**i** For more details or to sign up, please visit [www.TopLinecu.com/Foundation](http://www.TopLinecu.com/Foundation), email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com) or call 763-391-9494.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. A receipt will be provided. For further information call 1-800-626-1448 or 763-391-9494, email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com), stop by any TopLine branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.



Join us on July 18! Proceeds from the event will benefit TopLine Credit Union Foundation.

## ComoFest 2019

Community Appreciation Picnic at TopLine Como Park—July 27

TopLine is proud to be a community business partner sponsor of St. Paul's ComoFest. Stop by and enjoy our free Community Appreciation Picnic at our Como Park branch located at 976 North Lexington Parkway on **Saturday, July 27 from 11:00AM – 1:00PM.** Then join us for our 4th Annual "World's Shortest Marathon," 26.2 steps—ending at Gabe's by the Park with refreshments and music.



**i** Visit [www.comofest.org](http://www.comofest.org) for more details on other activities planned in the Como Park area in July.



HOME EQUITY

## Tackling home improvement projects this summer?

New roof, replacing windows, building a deck, kitchen remodel? No matter how big or small the project, TopLine is here to help. Right now you can get a home equity line at an **amazing 3.99% APR\***—**and pay no closing costs!\*\*** And by the way, home equity lines or loans aren't just for home projects—they're great to help fund anything from a car purchase, vacation or tuition payments.

**Hurry!**  
**Offer ends**  
**July 31, 2019!**

**i** Visit your local TopLine branch to get started—or call us at 763-391-9494, apply online 24/7 at [www.TopLinecu.com](http://www.TopLinecu.com) or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) to learn more.

\*Home Equity Lines of Credit within draw period are not eligible to refinance. Offer does not apply to refinances of existing TopLine home equity loans or lines. Cannot use loan proceeds to pay off existing TopLine debt. Property must be the primary residence and located in MN. Property insurance is required. Commercial, agriculture and large acreage properties excluded from offer. See your tax advisor for details regarding interest deductibility.

\*\*Closing costs waived for both home equity line and home equity loan. Does not include appraisal fee, if applicable.

MORTGAGES

## Finding a home is hard work. Financing it shouldn't be.

At TopLine, we make the home loan process as easy as possible! Whether you are looking to buy your first home, new home or second home, or would like to refinance your current one, we'll help you save money, pay fewer closing costs and spend less on what you borrow.

**Looking to buy a home?** 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%<sup>†</sup> 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.<sup>‡</sup>**

**Consider refinancing?** 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.

**We'll always be here for you.** Call your personal TopLine Mortgage Advisor—Ben, Jeremy or Taylor—at 763-391-0877 to find out if we can help you save.

**i** Get pre-qualified today! 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.



Check out today's mortgage rates, use our handy mortgage calculator to explore your options and much more at [www.TopLinecu.com](http://www.TopLinecu.com).

<sup>†</sup>For those that qualify. Pre-qualification allows TopLine to pull credit report.  
<sup>‡</sup>May vary by consumer.

# TopLine sponsors PoP Kids' Club at the Maple Grove Farmers 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 and veggies 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 from May 16 through October 24 from 3:00–7:00PM at the Maple Grove Community Center—12951 Weaver Lake Road.



Stop by and say hi to TopLine at the market on August 15.

**i** For more information, visit [www.maplegrovern.gov/around-the-city/farmers-market/power-produce-kids-club](http://www.maplegrovern.gov/around-the-city/farmers-market/power-produce-kids-club)

## TopLine is hosting a book and school supply drive!

TopLine is partnering with AFEDHI—the Africa Education and Health Initiative—to collect and distribute educational books and materials to students in Nigeria, kindergarten through college.



AFEDHI is a non-profit organization with a vision to ensure African students have access to affordable books and other school supplies. For more information, visit [www.afedhi.com](http://www.afedhi.com).

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

## Marvelous Member Moments!

Here are what a few of our member-owners are saying about your credit union.

*"Car shopping can be very stressful, and Kari at TopLine answered all my questions, was thorough in her responses and made the process streamlined and easy for me to understand. She helped me look through multiple vehicles' values, locked me in at a great interest rate and has been there for me every step of the way. The experience has made enjoying my new SUV ten times better. This is my third loan through TopLine and I can safely say that I will be a member for life!"*

**—Katherine F. MEMBER OWNER SINCE 2016**



*"I had never been financially independent and have learned some hard lessons in establishing credits, insufficient funds and reconciliation of my statement to my checkbook. Through TopLine's free recommendation, I have gained knowledge and financial maturity through LSS Financial Counseling. Thanks TopLine!"*

**—Cheryl H. MEMBER OWNER SINCE 2012**

**i** Have you had a marvelous member moment at TopLine? 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!

## TopLine Credit Union Foundation Scholarships are available for members.

**CARE. CONNECT. CONTRIBUTE.**

This year the foundation will be awarding \$12,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include twelve \$1,000 scholarships.



*Congratulations to our 2018/19 scholarship recipients! The application deadline for 2019/20 scholarships is August 31, 2019. For more details visit [www.TopLinecu.com/foundation](http://www.TopLinecu.com/foundation).*

Any individual planning to pursue or continue post secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2019 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2019.
- Scholarship recipients will be selected and notified by October 1, 2019.

**i** For more information or to apply, visit [www.TopLinecu.com/Foundation](http://www.TopLinecu.com/Foundation), email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com) or call 763-391-9494.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For more information or to make a tax deductible donation, visit [www.TopLinecu.com/foundation](http://www.TopLinecu.com/foundation), call 736-391-9494, email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com), stop by any branch location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.

## Upcoming Free Seminars

### Scam Proof Your Finances— Protect Yourself Against Identity Theft

Learn to navigate the new economy and technology with reduced risk.

- Tuesday, September 17 at 6:00PM

### After the Funeral

Learn what needs to be done; when and by whom.

- Monday, September 23 at 6:00PM

### Mastering Student Loan Debt

Learn options to keep living costs low and ways to enjoy college without taking on too much student loan debt.

- Tuesday, October 8 at 6:00PM

### Get Smart with Your Money Youth Financial Literacy Series

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

- Thursday, October 17 starting at 9:00AM

### Is There a Fast Lane to Debt Freedom?

Learn how to get off the debt treadmill and steer clear of debt “settlement” scams.

- Tuesday, October 22 at 6:00PM  
*at Como Park — Street Car Station  
1224 North Lexington Parkway,  
Saint Paul, MN 55108*

**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 visit [www.TopLinecu.com/resources/financial-education/events](http://www.TopLinecu.com/resources/financial-education/events).

*“It’s Where I Bank”*

# We want to hear from you!

TopLine is dedicated to building life-long relationships with our members and we are always looking for ways to continue to enhance your experience when doing business with us.

We have partnered with an independent research firm, Customer Service Profiles (CSP), to assist us in gathering your feedback.

**You may receive an email from CSP with a request to complete an online survey regarding your recent experience.**

We hope you will take a brief moment of your time to complete the survey with your thoughts and comments, as they are important to us and make a difference.

**Thank you in advance!**

## INVESTMENT SERVICES

# The New Retirement

Economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years. Are you prepared? Are you wondering what to do with your 401(k)?

**There are several things you can do with your old 401(k), including the following:**

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Take a cash distribution (there are tax consequences and potential penalties for clients under 59½)
- Roll over the assets to an Individual Retirement Account (IRA)

Before you make a decision about what to do with your retirement funds, let the advisors at TopLine Investment Services offer some helpful advice – at no cost or obligation to you.



Shawn Gaustad



Matt Krasen

**i** TopLine Investment Representatives Shawn Gaustad and Matt Krasen can help you develop investment strategies that strive to keep more of your hard-earned money and answer your questions. 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 on FINRA's BrokerCheck at <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**<sup>®</sup>

Federal Credit Union  
SINCE 1935

