



Federal Credit Union

Since 1935

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


Smart Sense


August 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

\$300.83_{/MO}

New Auto Loan

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

\$154.44_{/MO}

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%.

TopLine Credit Union

Foundation Scholarships Available for Members.


TopLine Credit Union 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.



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.

The application deadline is August 31, 2019.

Scholarship recipients will be selected and notified by October 4, 2019.

 Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *"If you had the authority to change your community in a positive way, what specific change(s) would you make and how could TopLine support you in that initiative?"*

For more information or to apply, visit TopLine's website at www.TopLinecu.com/foundation, email Foundation@TopLinecu.com or call **763-391-9494**.

TopLine Credit Union Foundation expands 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. 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. For more information or to make a tax deductible donation, please call 736-391-9494, email Foundation@TopLinecu.com or visit www.TopLinecu.com/foundation.

Account and Member Numbers Masked on Statements

TopLine is committed to keeping your accounts safe and protecting your financial security.

Now that you have received a series of statements acquainting you with your new account numbers, we want to help further safeguard your account and member number information.

Beginning with July-end statements (paper and electronic), TopLine will be masking all account numbers, only showing the last 4 digits, as well as masking your member number that is located in the upper right hand corner of the statement, only showing the last 2 digits.

Account number example: *****3456

Member number example: *****56

If you have any questions, please contact a TopLine representative at **Ask@TopLinecu.com** or at **763-391-9494** and we would be happy to assist.

New enhancements to mobile deposit service.

**NEW
FEATURE!**

TopLine is excited to announce an enhancement to our mobile deposit service!

Business members and joint members now have access to conveniently deposit checks remotely by using their mobile device to snap a photo of a check and then submit it electronically.

It's a safe and secure way to deposit funds without having the trouble of visiting a branch or ATM.

To download TopLine's free Mobile Banking app, visit the Apple® App Store or Google® Play Store.

Swing by TopLine to get your auto financing!

TopLine's auto loan rates are **super low at 2.99% APR!***

As a member, you know how easy TopLine makes it to get the funds you need. Plus, right now you'll make **no payments for 90 days!***

We offer fixed-rate loans on new and used cars, trucks, SUVs and vans with flexible terms, competitive rates and a variety of repayment options. **We refinance too!**

Looking to save some money on your auto insurance?

Contact us for your personalized free, no obligation, coverage comparison today!

Call **763-391-0007**, email **Quote@TopLinecu.com** or stop by any of our branch locations.

It's easy to apply. Visit us online at **www.TopLinecu.com**, call **763-391-9494**, email **Ask@TopLinecu.com** or stop by any of our branch locations.



*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 08/01/19. 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 August 31, 2019. New Auto loan APR is based on 36 month term and model year of 2015 or newer.

*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.

16th Annual Back-to-School Supply Drive.

TopLine will be collecting school supplies at all branch locations to benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

i Stop by any TopLine branch location to drop off your donations now through August 31, 2019.



BOARD OF DIRECTORS

Jim Kaster CHAIR
Paul Jacobsen VICE CHAIR
Joan Molenaar TREASURER
Pam Stegora Axberg SECRETARY
Kelly Breit DIRECTOR
Sherol Christian DIRECTOR
Dawn Hansen DIRECTOR
Bill Hnath DIRECTOR
John Jacobs DIRECTOR

SUPERVISORY COMMITTEE

Therese Kieffer CHAIR
Bill Akuma
David Ensteness
Mike Rogosheske
Jacob Sellers

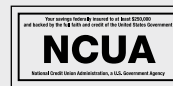
PRESIDENT & CEO

Tom Smith
763-391-9494
President@TopLinecu.com

TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494
800-626-1448
Ask@TopLinecu.com
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. © 2019 TopLine Federal Credit Union. All rights reserved. Printed in the U.S.A. ® Registered trademark of TopLine Federal Credit Union. TopLine is an Equal Opportunity Employer EOE. NMLS# 654319

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