



Federal Credit Union

Since 1935

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


Smart Sense


September 2019


Top Tip Corner

Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you via phone, email, text or mail and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers, DOB; most likely this has the potential of being a scam.

 **Phishing** is an attempt to obtain sensitive information via email spoofing.

 **Vishing** is a form of criminal phone fraud, using social engineering over the telephone system to gain access to personal and financial information.

 **Smishing** specifically targets cell phone users. The cell phone user receives a text message asking them to reveal personal information.

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%.

September is National Insurance Month!

Every day millions of Americans put their families' financial futures at risk by not owning any or enough auto, home, life or business insurance coverage.

Insurance can be confusing and overwhelming to think about.

That's why TopLine Insurance Agency is committed to helping you make sure you, your family or your business has the right coverage.



TopLine Insurance Agency offers personal and business

policies from a number of well-known property and casualty insurance carriers like Progressive, Safeco, Travelers — up to 20 different insurance carriers in all to assure you get the right policy and best price.

When was the last time you had your insurance needs reviewed by an insurance professional?

Visit us or schedule your free personalized, no obligation, coverage comparison today!

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

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It's a great time to buy or refinance a home!

Not only are interest rates 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!



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.**

BONUS! Complete a qualified mortgage application during the month of September and receive **\$50****.

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.

†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. Offer good through September 30, 2019. One application per member. Monies 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.

TopLine partners with the Africa Education and Health Initiative (AFEDHI)

TopLine teamed up with the Africa Education and Health Initiative (AFEDHI) for the second year to collect and distribute educational books and materials to students in Nigeria, kindergarten through college, to support their educational needs and goals.

This partnership started in 2017 and has allowed TopLine the opportunity to make a positive impact in our local community and internationally.



Visit www.afedhi.com to learn more about the Africa Education and Health Initiative (AFEDHI).

Special thanks to members, employees and the community at-large; we were able to collect nearly 6,000 books, backpacks and school supplies!



TopLine Credit Union Foundation also awarded \$1,500 in scholarship funds to the Africa Education and Health Initiative to further the educational opportunities of Nigerian students.

Notice of Excessive Transactions

IMPORTANT
NOTICE

All TopLine savings accounts are considered non-transactional accounts and are governed by the federal regulation that limits the number of withdrawal transactions allowed each month; the total number of withdrawal transactions **cannot exceed six** in any calendar month.

- **TopLine accounts governed by the federal regulation include:** Share Savings, Savings Plus, Savings Direct, Youth Savings, Business Savings and all Money Market accounts.

Beginning October 1, 2019 each additional savings account withdrawal transaction made after six will be assessed a \$12 fee and may require us to change your account to another product type that is not subject to such limitations.

For more information, call **763-391-0007**, email **Ask@TopLinecu.com** or stop into any of our **branch locations**. We would be happy to help you!

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President@TopLinecu.com

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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

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