

## IN THIS ISSUE

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## Closed on October 14

TopLine will be closed on Monday, October 14—Columbus Day—to participate in a community give-back effort with other credit unions across Minnesota called “CU Forward Day.” TopLine staff members will be volunteering and spreading kindness throughout our communities.

## 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.

## TopLine voted Best Credit Union in Minnesota for 3 years in a row!

TopLine was named Twin Cities Business Magazine’s 2019 First Place Winner (tie) of the Best of Business People’s Choice Award in the Credit Union category for the third year in a row!

*Twin Cities Business*, Minnesota’s leading provider of business news and insights, conducts an annual survey of their readers asking “Which companies exemplify true excellence in their respective industries?” and would they confidently refer to a family member, friend or colleague.

In naming TopLine as *Best Credit Union*, the magazine pointed to several qualities that make TopLine stand out, including the credit union’s foundation that supports the cooperative spirit of “people helping people”—to connect, care and contribute in the communities it serves. The foundation makes a positive impact by hosting fundraisers to award scholarships, provide financial education and counseling for members of all ages, contribute to charitable organizations and sponsor other community outreach activities.

TopLine is grateful to be chosen as the first place winner again this year, as such company includes: Hilton, Mayo Clinic, North Memorial Hospital and the University of Minnesota, just to name a few.



TopLine employees celebrate being named as “Best Credit Union” for the third year in a row.



“We are honored to be recognized and committed to the betterment of our employees, members and the communities we serve—and would like to extend our gratitude for their valued support. We couldn’t get to where we are today without having exceptional employees who are passionate about building life-long relationships to help our members and communities with their financial needs, nor without our member-owners and community partners that believe in our philosophy of helping each other.”

—TOM SMITH  
PRESIDENT AND CEO  
TOPLINE FEDERAL CREDIT UNION

**Thank you for making TopLine the Best Credit Union in Minnesota (again)!**

❶ You can find out more at [www.tcbmag.com](http://www.tcbmag.com).

AUTO LOANS

# Jump into great low auto loan rates at TopLine!

Leaves aren't the only thing coming down this fall! Swing into TopLine to take advantage of great **low auto loan rates**—starting at **2.99% APR!**\*

For a limited time if you fund or refinance your car loan with TopLine, you can also take advantage of these great benefits:

- Rates starting at an incredibly low 2.99% APR!\*
- Make no payments for 90 days!\*\*
- Receive a \$100 discount on an extended warranty purchase.
- No refinancing or title transfer fees!
- Free car buying (and trading) services.

**i** It's easy to get the funds you need—call us at 763-391-9494, apply online, email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) or stop by any of our branch locations to learn more. **But hurry, this offer ends on October 31, 2019!**

\*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 10/01/19 and are subject to change. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com), call 763-391-9494 or stop by any TopLine location.

\*\* 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.



**Local Service.  
Global Reach.**

**Join us the week of October 14–19 to celebrate International Credit Union Day® in your honor.**

This year's theme, "*Local Service. Global Reach.*" celebrates how everything credit unions do serves the financial needs of members locally and globally.

We look forward to celebrating with you, the credit union difference and the many benefits that our proud cooperative heritage brings.

**i** Stop by any TopLine branch the week of October 14–19 for treats and free giveaways. Also make sure to check out our youth financial literacy sessions on October 17 starting at 9:00am. Check out [www.TopLinecu.com](http://www.TopLinecu.com) to celebrate the credit union difference.

## Say 'hello' to the Sprint Credit Union Member Discount!

This new exclusive cash rewards offer is our best one *ever!* Now, as a TopLine member, you can earn **\$100 in cash rewards** for each new line activated with Sprint.

### Ways you can save:\*\*\*

- **\$100** cash reward for **every new line** activated with Sprint (up to 2 lines).
- **\$100** annual loyalty cash reward for each line activated or transferred into Sprint Credit Union Member Cash Rewards.
- **25% off accessories** in Sprint stores.
- Plus, lines 3, 4 and 5 are **FREE!**



### Three ways to get your discount:

1. Become a Sprint customer and mention you're a TopLine member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Download the free Love My Credit Union Rewards app from the Apple App Store or Google Play Store. Search for "*Love My Credit Union Rewards.*"

**Start saving today with the Sprint Credit Union Member Discount!**

\*\*\* Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



# TopLine Credit Union Foundation lawn bowls for a cause—benefiting post-secondary education scholarships.

TopLine Credit Union Foundation raised \$30,000 to help students with the cost of higher education, offer financial literacy and counseling services and provide other community give-back efforts!

The fourth annual TopLine Credit Union Foundation charitable event took place at Brit's Pub in Minneapolis with nearly 115 attendees and 50 sponsors coming together to enjoy lawn bowling on the downtown pub's rooftop, a live auction, silent auction and raffle, all to benefit a great cause—financial grants for education.

TopLine Credit Union Foundation is guided by its mission: *to work within the community to build a better tomorrow.* It expands community outreach activities by awarding scholarships, providing financial education and counseling for members of all ages, contributing to community charitable organizations and sponsoring other community give-back efforts. **Watch for more details on our 2020 lawn bowling event.**

**i** If you would like to make a donation to the Foundation<sup>†</sup>, please contact TopLine at 763-391-9494, email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com), stop by any location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369.

<sup>†</sup>The 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.



TopLine Credit Union Foundation is guided by its mission: ***to work within the community to build a better tomorrow.***

## Call for Board Candidates

TopLine's Nominating Committee is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following TopLine's Annual Meeting in April 2020.

**What do board members do?** TopLine board members oversee credit union operations. They meet once each month to determine policies to be implemented by credit union staff, attend educational sessions and serve on at least one special committee.

**Why should I volunteer?** Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

### What qualifications do I need?

Qualified candidates are TopLine members in good standing, have a sincere desire to serve the credit union in an official capacity, and are willing to devote the necessary time to the position.

**i** For more information and additional qualification criteria, contact TopLine Senior Vice President Vicki Erickson at 763-391-9494 or send an email to [verickson@TopLinecu.com](mailto:verickson@TopLinecu.com). All nomination information must be received by November 1, 2019.

# College Scholarships

## AVAILABLE FOR MEMBERS

The Foundation Scholarship Council (FSC) is awarding **\$20,000 in scholarship money** to Minnesota credit union members who are continuing their education.

Scholarship awards include **twenty \$1,000 scholarships**. Any individual planning to pursue or continue post secondary education in fall 2019/spring 2020 is eligible. **There are no fees to apply.**



Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *“What is your plan to afford the costs of higher education based on your anticipated degree and future career income?”* Essay tip: Please share your personal story.

### Application deadline is November 30, 2019.

The Foundation Scholarship Council, a committee of the non-profit Minnesota Credit Union Foundation, is a volunteer organization made up of representatives from credit unions across the state of Minnesota to enhance the future of the credit union movement by promoting financial awareness.

**i** For more information or to apply, visit TopLine’s website at [www.TopLinecu.com](http://www.TopLinecu.com) or the Minnesota Foundation Scholarship Council website at [www.mncun.org/mpage/FSCscholarships](http://www.mncun.org/mpage/FSCscholarships).

# Upcoming Free Seminars

## Estate Planning<sup>†</sup>

Learn how to help protect your assets to leave a legacy for your loved ones.

▪ Tuesday, October 8 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 15 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

## Social Security<sup>†</sup>

Discuss seven keys to enhancing your Social Security benefits.

▪ Thursday, October 24 at 6:00PM

**i** Seminars are held at TopLine’s Learning Center located at 9353 Jefferson Highway in Maple Grove unless otherwise noted. The events are free but space is limited—for more information or to reserve your spot, please call **763-391-9494** or visit [www.TopLinecu.com/resources/financial-education/events](http://www.TopLinecu.com/resources/financial-education/events).

<sup>†</sup>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. OR \*Securities and Advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.





# TopLine Provides Educational Aid to Nigerian Students

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.

Special thanks to members, employees and the community at-large; we were

able to collect over 6,000 educational books, backpacks and school supplies for distribution.

TopLine Credit Union Foundation also awarded \$1,500 in scholarship funds to the Africa Education and Health Initiative to support post-secondary educational needs and goals of students in Nigeria.

**i Visit [www.afedhi.com](http://www.afedhi.com) to learn more about the Africa Education and Health Initiative (AFEDHI).**

## 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](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

