

November 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 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.

For more information:
www.TopLinecu.com/resources/financial-education

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%.

College Scholarships Available for Members

The Minnesota Credit Union 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.

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.

 For more information or to apply, visit the Minnesota Foundation Scholarship Council website at www.mncun.org/mpage/FSCscholarships.



There are no fees to apply!

Marvelous Member Moment

“I’m a former TopLine Credit Union Foundation scholarship recipient. I graduated from college last spring and accepted a full-time position a few weeks after commencement! I just wanted to extend my gratitude for the scholarship I received from TopLine!” - Madalynn S.

Have you had a marvelous member moment at TopLine?

Send your short testimonial and photo to WhyILoveTopLine@TopLinecu.com and we may feature your story in print or digital media.



TopLine Honors Veterans

In honor of Veterans Day on Monday, November 11, 2019, TopLine would like to thank you, your family members and friends who have served or are serving our country.

Please stop by any TopLine branch location on Monday, November 11 for a special “thank you” gift!



GREAT! GrassRoots Education & Action Team

The GrassRoots Education & Action Team (GREAT) is coordinated by the Minnesota Credit Union Network and powered by Minnesota credit union employees, volunteers and members. GREAT provides credit union supporters a way to help preserve, protect and promote Minnesota credit unions.



- **There is no time or monetary commitment to join.** You will occasionally receive emails asking you to contact officials about an issue related to the credit union movement.
- **Receive sample communications.** You will receive a sample message to use when communicating with elected officials.
- **Join thousands of advocates!** By participating in GREAT, you join thousands of advocates in ensuring credit unions have a strong, unified voice when legislative and regulatory decisions are being made!

To join and for more information visit: www.mncun.org/page/GREAT

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TopLine's 21st Annual Holiday Toy Drive



TopLine will host our 21st annual Holiday Toy Drive to collect new toys for the Community Emergency Assistance Programs, Keystone Community Services and Avenues for Homeless Youth to help those in need this holiday season.

Swing by a TopLine location from **November 4 — December 14, 2019** to place a new, unwrapped gift under the holiday tree.

Happy holidays from your friends at TopLine.

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!

