



Federal Credit Union

Since 1935

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

Smart Sense

February 2020

Upcoming Free Seminar

Home Buyers

Learn everything you should know about buying, selling and financing a home in today's market.



Date: February 5, 2020

Time: 5:30pm-6:30pm

Location: Omni Brewing Co.
9462 Deerwood Ln, North
Maple Grove, MN 55369

Refreshments provided!

RSVP Today! Call 763-391-9494, visit www.TopLinecu.com or email RSVP@TopLinecu.com.

Current Payments

\$300.83_{/MO}

New Auto Loan

\$20,000, 75-month and 3.89% APR*. Payment is \$15.05 per thousand dollars. 2016 & 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 2016 or newer vehicles.

**APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%.

Looking to make a “Big Toy” purchase?

Don't take the fun out of your “big toy” purchase. Turn to TopLine for fast, easy and competitive financing.

Be payment-free for 90 days[†] when you fund or refinance your recreational vehicle with TopLine.

TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, snowmobiles, motorcycles and more, with flexible terms, competitive rates and a variety of repayment options.

If you are looking to refinance, we do that too!

So don't wait, get pre-approved before you hit the upcoming sportsmen's and camping shows!

Call us at **763-391-9494**, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch to get pre-qualified for TopLine's competitive financing.

📢 Hurry, this special offer ends April 30, 2020!

[†]Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.



Add TopLine's Platinum Visa to your wallet.

At TopLine you'll never pay for the extras you deserve:

- No annual fees*
- No over-the-limit fees*
- Low variable APR*
- Automatic payment options
- VISA's Zero Liability Program®
- \$1 million free travel accident insurance.**
- Worldwide travel and emergency assistance.**
- Free auto rental collision damage waiver.**

If you don't have a TopLine Visa, open one today. Apply online at www.TopLinecu.com.

*APR means Annual Percentage Rate. See TopLine Credit Card application for full disclosure information, which includes rates, fees, costs and other information. **Insurance products are not federally insured, are not credit union guaranteed, are not a deposit, may go down in value, and are not insured by a Federal Government Agency. TopLine does not warrant, guarantee, or insure any product or service offered by any insurance company. TopLine and the insurance companies are separate entities.



TopLine closed on Presidents' Day — February 17, 2020

We value our employees just as much as our members. Because of that all TopLine locations will be closed on Monday, February 17, 2020 for an all-staff training event. TopLine will resume normal business hours, Tuesday, February 18, 2020.

Have you made your 2019 IRA contribution?

Can you believe it's February, where does the time go? We want to remind you that April 15th is your deadline to make a contribution for last year to your IRA.

Individual Retirement Accounts (IRAs) are another way to save for retirement or a child's education, and may offer tax advantages too.* Today's IRA accounts offer more options than ever before, which allow the IRA to reflect your individual needs. At TopLine Investment Services, we have a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

TopLine is here to assist you in selecting the IRA which addresses your needs based on your financial goals. **If you have not yet funded your 2019 contribution for your IRA, you have until April 15, 2020 to do so.** We want to encourage you to take advantage of this benefit.

TopLine Investment Representatives, Shawn Gaustad and Matt Krasen, can help you prepare for your financial future and make the most of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.



Shawn Gaustad

Senior Investment Representative
sgaustad@TopLineInvestments.com
763-391-0843



Matt Krasen

Investment Representative
mkrasen@TopLineInvestments.com
763-391-0894

*The Roth IRA offers tax deferral on any earning in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59 1/2 or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change.

Contributions to a traditional IRA may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59 1/2 may result in a 10% IRS penalty tax in addition to current income tax. For complete details, consult your tax advisor or attorney.

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.

Notice of Transfer Fee Change

Beginning February 1, 2020 if you should incur a transfer fee when funds are automatically transferred from your savings to your checking, the \$5 transfer fee will be assessed to your checking account, rather than your savings account. This fee will only be assessed if you have set up one of your savings accounts for overdraft protection for your checking account.

Please note: this is not a change in dollar amount or an additional fee.

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Tom Smith
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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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Connect with TopLine on social media!



TopLine
Federal Credit Union