



Federal Credit Union

Since 1935

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

Smart Sense

March 2020

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. 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.

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.



Join us! TopLine's 86th Annual Meeting – April 4, 2020

TopLine's 86th Annual Meeting will be held **Saturday, April 4, 2020** at the Minneapolis Marriott Northwest, 7025 Northland Drive in Brooklyn Park, on the northwest corner of 694 and Boone Ave.

A plated breakfast will be available at 9:00am followed by the business meeting, to be called to order at 9:45am.

There is no charge to attend the meeting, but reservations are required. Reserve your seat by calling us at **763-391-9494** or emailing **Ask@TopLinecu.com** by **March 20, 2020**.

YOU'RE INVITED!

March is Minnesota FoodShare Month.

TopLine will be helping to restock local agencies food shelves by hosting a food drive during the month of March to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

TopLine will be collecting nonperishable food items such as canned vegetables, fruit and tuna/meats, soups, rice, dry pasta, cereal and more!



Stop by any TopLine branch location to drop off your donation.

Finding a home is hard work, financing it shouldn't be.

At TopLine, we make the home loan process easy. Whether you are looking to buy your first home, new home or second home, or would like to refinance your current one, we'll help you save money, pay fewer closing costs and spend less on what you borrow.

Are you in the market to buy? Not only are interest rates still 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!

Are you in the market to refinance? 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.

It's so easy to get started!

Call your personal TopLine Mortgage Advisor, Ben, Jeremy or Taylor at **763-391-0877** to find out if we can help you save. Or, visit us 24/7 at **www.TopLinecu.com**, email **MyMortgage@TopLinecu.com** or stop by any of our branch locations to discuss your rates and refinance options.



Ben Fritz

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Jeremy Meyer

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NMLS# 373401



Taylor Tollette

763-391-0871
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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
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