

IN THIS ISSUE

- Spring into low home rates!
- TopLine celebrates youth in April.
- TopLine Credit Union Foundation
- Important Things To Know About the SECURE Act

TOP TIP

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's **FREE** mobile/online access, eStatements and bill pay service. Conduct your banking on the go at www.TopLinecu.com. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

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

\$297.71_{/MO}

\$20,000, 75-month and 3.54% APR.* Payment is \$14.89 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.

Save Money. Win Money!

TopLine is excited to launch a new savings account to help you save even more.

The WINcentive[®] Savings account is a whole new way that actually **makes saving fun!** You'll feel rewarded by watching your savings grow, plus experience the excitement of the prize drawings—monthly, quarterly, annually and more! And unlike playing the lottery, you don't lose anything. **All of the money you deposit into the account is yours.**

Win Cash Prizes!

Each time you increase your WINcentive Savings balance by \$25 (up to 4 entries per month)** you'll get an entry into the drawings. Prize drawings occur monthly, quarterly and annually—so the more you save, the more chances you have to win!

Prize drawings range from \$100 to \$5,000**

- 50 monthly drawings of \$100 each
- 5 quarterly drawings of \$1,000 each
- 2 special holiday drawings of \$1,000
- 2 annual grand prize drawings of \$5,000



WINcentive Savings makes saving fun and easy. Don't miss your chance to win! The next drawing is in May, but you need to open your account in April.



Open your WINcentive Savings account today online at www.TopLinecu.com or stop by any branch location.

**Visit www.TopLinecu.com for terms and conditions and official rules.

Spring into low home rates!

Buy or refinance a home while rates are still low.

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!**



TopLine members who have refinanced are saving an average of \$200 a month on their payments, or have reduced their mortgages by about six years.**

Are you in the market to refinance?

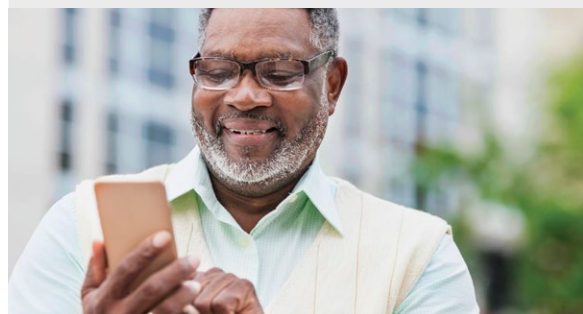
Consider refinancing if your interest rate is higher than 4.5% or you may be missing out on an opportunity to save thousands of dollars over the life of your home loan. **We do offer no-closing cost options** so even a small decrease in rate is a win-win for you and it's free to inquire.

📍 Pre-qualify at TopLine! Visit us 24/7 at www.TopLinecu.com, call 763-391-0877, email MyMortgage@TopLinecu.com or stop by any of our branch locations to discuss your rates and refinance options.

*For those that qualify. Pre-qualification allows TopLine to pull credit report. Contact TopLine for details. Call 763-391-0877, email mymortgage@toplinecu.com or stop by any branch. **May vary by consumer.

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** per line when you switch to Sprint Unlimited Plus or Premium.



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.
- **100% Total Satisfaction Guarantee:** try Sprint for 30 days or your money back!

Three ways to get your discount:

1. Become a Sprint customer and mention you're a TopLine member.
2. Register at 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 celebrates youth in April.

Join us the week of April 20–25 and help us celebrate National Credit Union Youth Month.™

This April TopLine is encouraging youth to develop healthy saving habits by making savings fun and exciting! This year's theme is "*Money Magic! Share, Spend and Save at TopLine.*" We're encouraging all members, and our youngest, to see the joy of setting aside money for everyday spending and helping others.

Visit TopLine April 20–25 to celebrate National Credit Union Youth Month.

- Get rewarded with \$25[†] when you open a Young Savers account at TopLine.
- Stop by any branch for refreshments and giveaways.
- Check out our age-specific interactive websites at www.TopLinecu.com, which are filled with games, blogs, podcasts, videos, downloads, financial calculators and more.



Share, spend and save at your credit union

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them achieve their goals of a bright financial future.

[†]Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers account only. The match will be reported as interest income on the accountholders 1099-MISC. statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offer is only available to individuals who do not already have a Young Savers account at TopLine Federal Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763.391.9494, visit www.TopLinecu.com or stop by any branch for details.

Tips to Help Keep Your Accounts Safe and Secure

Fraudsters are out and about all the time trying to steal personal data and credit/debit card information. TopLine is here for you and will do our very best to protect you and your accounts against these fraudulent scammers.

Here are a few tips to assist you in proactively keeping your accounts secure:

- Use strong passwords: at least 10–15 characters using a combination of upper/lower case letters, numbers and symbols.
- Monitor your accounts regularly.
- Review your credit report annually.
- Sign up for alerts.
- Protect your computer, phone and tablet with up-to-date anti-virus, anti-spyware and firewall programs.

- ❗ If you ever have any questions, need assistance or feel you may have been a victim of a scam, please contact us immediately for assistance at 763-391-9494. If after hours, call the number on the back of your credit or debit card. For more safety tips visit www.TopLinecu.com/resources/financial-education/security.



Our best tip: Never share your personal information.

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

TopLine Credit Union Foundation

CARE. CONNECT. CONTRIBUTE.

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

Save the date!

TopLine Credit Union Foundation will be hosting our fifth Annual Charitable Lawn Bowling tournament on Thursday, July 23 at Brit's Pub in Minneapolis.

Last year the foundation was instrumental in many activities, some of which included:

- Volunteering nearly 743 hours
- Awarding \$13,500 in scholarships
- Teaching over 1,970 kids financial education basics
- Donating:
 - \$16,740 to various local charities and organizations
 - 6,800 books and school supplies
 - 426 pounds of food
 - 490 toys
 - 397 personal care items
 - 164 handmade knitted scarves
 - 24 handmade lap blankets

TopLine Credit Union Foundation supports community outreach activities by providing financial education and counseling for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring other community give-back efforts.

i If you would like to make a donation, please contact TopLine at 763-391-9494, visit TopLinecu.com/foundation or stop by any branch location.

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.

"It's Where I Bank"

Setting Every Community Up for Retirement Enhancement Act

TopLine Investment Services is here to help you manage your financial goals in an ever-changing economic and regulatory environment.

As of January 1, 2020 the federal government passed the **Setting Every Community Up for Retirement Enhancement Act** (SECURE Act) which impacts some rules about your retirement savings.

There are a few important things you should know about the SECURE Act.

- Prior to the SECURE Act, qualified account holders such as those with a 401(k) or IRA had to withdraw required minimum distributions (RMD) in the year they turned age 70½. The SECURE Act increases that age to 72 starting in 2020, which may have tax implications depending on where you fall in your tax bracket in the year you withdraw. This may change your withdrawal concerns, investment allocations and other financial planning decisions.
- The SECURE Act also eliminates the maximum age for traditional IRA contributions, which was previously capped at 70½ years old.

i TopLine Investment Services is a full service investment firm and we handle many required minimum distributions (RMD) and IRA accounts for our clients. It is important to understand the SECURE Act and how this may affect your personal/family situation. Please call 763-391-9494 to schedule your free consultation to meet and discuss your situation.



Shawn Gaustad



Matt Krasen

This information is not intended to be a substitute for specific individualized tax advice. Neither LPL Financial, nor its registered representatives, offer tax or legal advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. TopLine Federal Credit Union and TopLine Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using TopLine Investment Services, and may also be employees of TopLine Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TopLine Federal Credit Union or TopLine Investment Services. Securities and insurance offered through LPL or its affiliates are: •Not Insured by NCUA or Any Other Government Agency •Not Credit Union Guaranteed •Not Credit Union Deposits or Obligations •May Lose Value.

Check the background of investment professionals associated with this site on FINRA's BrokerCheck: <https://brokercheck.finra.org>.

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Tom Smith
763-391-9494
president@TopLinecu.com

TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494
800-626-1448
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[®]

Federal Credit Union
SINCE 1935

