



Federal Credit Union

Since 1935


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


Smart Sense


May 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

\$297.71_{/MO}

New Auto Loan

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

We are here for you!

Just like you, TopLine is continuing to adapt to the rapidly evolving COVID-19 pandemic. What's important during these unpredictable days we are all experiencing is the continual generosity, care, collaboration and support we provide to each other.

TopLine is equipped to continue to keep our employees safe, dedicated to assisting you with all of your personal and business financial needs, and committed to supporting our local communities as demand increases for assistance.

Committed to our Employees.

We are staying safe by taking all necessary preventative measures by social distancing, with a large portion of staff working remotely and constantly disinfecting. We remain positive and passionate about being there for each other and you during these trying times.

Committed to You.

Our team has been working swiftly and diligently on how the impacts of COVID-19 are affecting individuals in different ways. If you have been financially impacted by the Coronavirus, please let us know, our team stands ready to assist you with all of your questions and financial needs. We have several member assistance options to help you get through these uncertain times. Let us take away some of the worry so you can focus on what's most important, your health and safety, and taking care of yourself and your loved ones. For assistance, please visit www.TopLinecu.com or call 763-391-9494 to discuss your individual situation and potential payment deferrals, extensions or other alternative options.

You can continue to access your accounts anytime and anywhere, using our free and convenient remote services, like Online/Mobile Banking to check your balances, view transactions, make transfers and deposit all your checks remotely, Online Bill Pay to make all your payments online, Automated Phone Banking Service, applying for loans and accounts online, along with access to over 82,000 nation-wide fee-free ATMs.

And remember, all TopLine savings accounts, money markets and share certificates are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA). Several options are available for additional share insurance coverage in addition to the single ownership account coverage, such as joint accounts, retirement accounts and trusts.

Committed to our Communities.

TopLine Credit Union Foundation donated over \$5,600 to local non-profit charities, to provide local students with mobile learning devices, to help meet the demand of food needs by families faced with increased financial instability and to support vulnerable youth experiencing homelessness.

Committed to Care.

We are working together in ways we have never experienced before and are dedicated to supporting your needs during these uncertain times. Thank you for being a TopLine member-owner. Stay safe and healthy!

It's never too late to get a better auto loan rate!

TopLine may be able to save you some money by refinancing your current auto loan!

Rates starting at **2.64% APR*** and you'll make **no payments for up to 90 days!*** Plus, no refinance fee, we'll cover all title transfer costs!

We offer competitive loan rates, flexible terms and a variety of repayment options.

Check us out to see how much you might be able to save!

It's easy to refinance at TopLine! Apply online at www.TopLinecu.com, call 763-391-9494, email Ask@TopLinecu.com or make an appointment at any of our branch locations.

Hurry, offer ends May 31, 2020!

*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 4/13/20 and are subject to change. For complete details and current rate information, visit www.TopLinecu.com, email Ask@TopLinecu.com, call 763-391-9494 or stop by any TopLine location. *Offer does not apply to existing TopLine auto loans. During 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.



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

PRESIDENT & CEO

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
Ask@TopLinecu.com
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. © 2020 TopLine Federal Credit Union. All rights reserved. Printed in the U.S.A. ® Registered trademark of TopLine Federal Credit Union. TopLine is an Equal Opportunity Employer EOE. NMLS# 654319

Personal Care Drive at TopLine!

Help our neighbors in need! During the month of May TopLine is hosting a Personal Care Drive to support our community partners — Avenues for Homeless Youth and Keystone Community Services.

Personal care items such as shampoo, toothpaste, and hygiene products are essential for daily living and are needed to help families in our local communities.



You can drop off your donations at any TopLine branch location now through May 31, 2020.

Suggested donation items include toothpaste, toothbrush, mouthwash, soap/lotion, shampoo/conditioner and more!

BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
Bloomington, MN 55435

LOBBY

Temporarily Closed,
by appointment only

DRIVE-THRU

Mon – Fri: 9:00AM – 5PM
Sat: 9AM – 1PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

LOBBY

Temporarily Closed,
by appointment only

DRIVE-THRU

Mon – Fri: 9:00AM – 5PM
Sat: 9AM – 1PM

Como Park

976 North Lexington Parkway
St. Paul, MN 55103

LOBBY

Temporarily Closed,
by appointment only

DRIVE-THRU

Mon – Fri: 9:00AM – 5PM
Sat: 9AM – 1PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Temporarily Closed,
by appointment only

DRIVE-THRU

Mon – Fri: 9:00AM – 5PM
Sat: 9AM – 1PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Temporarily Closed,
by appointment only

DRIVE-THRU

Mon – Fri: 9:00AM – 5PM
Sat: 9AM – 1PM

763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

Connect with TopLine on social media!



TopLine
Federal Credit Union