



Federal Credit Union

Since 1935


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


Smart Sense


August 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%.

TopLine Recognized as 2020 StarTribune National Standard Top Workplace!

TopLine is thrilled to announce that we have been selected as a 2020 StarTribune National Standard Top Workplace for the 3rd year.

StarTribune's Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions measuring company culture based on engagement, organizational health and overall satisfaction.

Thank you to our employees' for sharing their comments and making TopLine a great place to work!

 To learn more, visit www.startribune.com/top-workplaces/571419751




TopLine Credit Union Foundation Scholarships!

TopLine Credit Union Foundation will be awarding \$12,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include twelve \$1,000 scholarships.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2020 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

The application deadline is August 31, 2020.

Scholarship recipients will be selected and notified by October 5, 2020.

 Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *"Explain how someone or something has made an impact on your life, and how will this help prepare you for your future?"*

For more information or to apply, visit TopLine's website at www.TopLinecu.com/foundation, email Foundation@TopLinecu.com or call **763-391-9494**.

TopLine Credit Union Foundation expands 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. 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. For more information or to make a tax deductible donation, please call 736-391-9494, email Foundation@TopLinecu.com or visit www.TopLinecu.com/foundation.



Federal loans not enough to cover college education?

TopLine offers a funding solution to help students and their families afford the costs of higher education through our private student loan program.



Private student loans help to fill the funding gap between the cost of attending school when the amount of federal loans, grants and scholarships may not be enough to cover the total cost of post-secondary education.

Private student loans can help pay for all qualified education expenses, including:

- Tuition
- Room and board
- Books
- Computers
- Even past due tuition bills after all federal aid sources have been exhausted!

TopLine's student loan program also includes a unique financial literacy component and monthly repayment option to help students learn good credit habits and build their credit scores while they are still in school.

Apply today! Visit www.TopLinecu.com to apply online, call 763-391-9494, email Ask@TopLinecu.com or stop by any of our branch locations.

17th Annual Back-to-School Supply Drive

TopLine is helping students start the school year off right! We are collecting school supplies to benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

The Back-to-School Supply Drive most needed items are:

- #2 pencils
- glue sticks
- protractors
- backpacks
- loose-leaf paper
- pocket folders
- USB drives
- notebooks
- safety rulers
- erasers
- pencil sharpeners
- school boxes



i Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine location through August 31, 2020!

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TopLine Federal Credit Union

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www.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

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

Connect with TopLine on social media!



TopLine
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