



Federal Credit Union

Since 1935

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

Smart Sense

September 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

\$297.64/MO

New Auto Loan

\$20,000, 75-month and 3.54%APR*. Payment is \$14.89 per thousand dollars. 2016 & newer model year.

\$154.45/MO

Home Equity Loan

\$20,000, 180-month and 4.64% APR** where LTV is 60% or less. Payment is \$7.73 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 voted Best Credit Union in Minnesota for the 4th Year in a Row!

It's a 4-peat! TopLine is honored to be recognized as the Best Credit Union in Minnesota in 2017, 2018, 2019 and now 2020, plus being named a finalist in the Mortgage Company category!

Twin Cities Business, Minnesota's leading provider of business news and insights, conducts an annual survey of their readers asking "Which companies exemplify true excellence in their respective industries?" and would they confidently refer to a family member, friend or colleague.

There are over 100 credit unions in Minnesota and significantly more mortgage companies that we competed against! Our spirit of "People Helping People" is at core, and our remarkable TopLine team delivers on our brand promise of going above and beyond each and every day to serve our members, each other and our communities. We remain committed to helping our members with all of their financial needs, now and always.

TopLine is grateful to be chosen as the Best Credit Union and Mortgage Company Finalist, as such company includes: Mayo Clinic, Regions Hospital and the University of Minnesota, just to name a few.

Thank you for making TopLine the Best Credit Union in Minnesota, again!



You can find out more at www.tcbmag.com!



Marvelous Member Moments at TopLine!



"I was really stressed and confused about an account issue and Danny at Bloomington sat me down and explained my account history and even shared some of his own financial successes! I came in stressed and confused, but when I left I was a happy! TopLine does relationships well!"

- Amanat K. (Member-Owner since 1987)



"We are very happy that we chose TopLine for our financial needs. Kari at Maple Grove has been awesome to work with. She helped us with everything we needed and answered all of our questions." - Karl R.

(Member-Owner since 2020)



Submit your own Marvelous Member Moments at www.TopLinecu.com.

September is National Insurance Month!

Every day millions of Americans put their families' financial futures at risk by not owning any or enough auto, home, life or business insurance coverage.

Insurance can be confusing and overwhelming to think about. That's why TopLine Insurance Agency is committed to helping you make sure you, your family or your business has the right coverage.

TopLine Insurance Agency offers personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers — up to 20 different insurance carriers in all to assure you get the right policy and best price.



When was the last time you had your insurance needs reviewed by an insurance professional? Visit us or schedule your free personalized, no obligation, coverage comparison today! Call **763-391-0007**, email **Quote@TopLinecu.com** or stop by any of our **branch locations**.

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly owned subsidiary of TopLine Federal Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Federal Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Federal Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Federal Credit Union. TopLine Insurance Agency, LLC is not affiliated with the NCUA or the federal government. The insurance offered is not an obligation of TopLine Federal Credit Union and may be subject to risk. Insurance products are not exclusive to TopLine Federal Credit Union members. Any insurance required as a condition of an extension of credit by TopLine Federal Credit Union need not be purchased from TopLine Insurance Agency, LLC and may be purchased from an agent or insurance company of your choice. License No. 40303567.

It's a great time to buy or refinance a home!

Not only are interest rates 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!



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 and it's free to inquire.**

Get pre-qualified today! Visit us 24/7 at **www.TopLinecu.com**, call **763-391-0877**, email **MyMortgage@TopLinecu.com** or stop by any of our **branch locations**.

*For those that qualify. Pre-qualification allows TopLine to pull credit report.

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President@TopLinecu.com

TopLine Federal Credit Union

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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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