TopLine®
Federal Credit Union
Since 1935

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

Smart Sense

November 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.

Common Financial Scams

Social Security Scams
Scammers pretend to be from the Social Security Administration and try to get your social security number or money.

Fake Check Scams
Scammers ask you to deposit a check for more than you are owed and send some of the money to another person.

TopLine is here to help. Please contact us anytime at 763-391-9494 or email Ask@TopLinecu.com.

Visit www.TopLinecu.com or www.consumer.ftc.gov to learn more!

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%.

College Scholarships Available for Members

The Minnesota Credit Union Foundation Scholarship Council (FSC) is awarding **$16,000 in scholarship money** to Minnesota credit union members who are continuing their education.

Scholarship awards include **sixteen $1,000 scholarships**. Any individual planning to pursue or continue post secondary education in fall 2021/spring 2022 OR is a high school senior graduating in 2021 is eligible to apply.

There are no fees to apply!

Application deadline is November 30, 2020.

For more information or to apply, visit the Minnesota Foundation Scholarship Council website at www.mncun.org/scholarship-council.html.

Marvelous Member Moments at TopLine!

"TopLine was a true lifesaver for me. It might have been 40+ years ago, but I remember the occasion well. I was a single mom who desperately needed a car. I had been refused a car loan by a few banks, or required to pay an extremely high interest rate. I was a new member of TopLine, but I went to them anyway. The loan officer heard me out and, in the end, I was given the loan. The relief of knowing I would have a reliable car to go back and forth to work and to transport my children to their various activities brought tears to my eyes. Although many years ago, I can recall that time vividly today. TopLine believed in me. I believed in them. I still do. They are a superb organization and I highly recommend them whenever I can. Thank you, TopLine, for being there for me when I so desperately needed someone in my corner." - Sybil S. (Member-Owner since 1988)

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

Nonproprietary ATMs Funds Availability Notice

Effective December 1st 2020, all funds (cash or checks) deposited at ATM's not owned by TopLine will be held for five business days. No portion of the funds will be immediately available. This does not apply to ATM's that are owned or operated by TopLine.

Staycation Plans? We've got you covered!

Whether you're planning a staycation or diving into your home repair or renovation to-do list, TopLine's got you covered! **Right now you could get a home equity line at an amazing 2.99% APR* – and pay no closing costs†!**

Home equity lines or loans aren't just for home projects — they're great to help fund anything from a car purchase, staycation or even tuition payments.

Visit your local TopLine branch to get started — or call us at 763-391-9494, apply online 24/7 at www.TopLinecu.com or email Ask@TopLinecu.com with questions.

Hurry, offer ends November 30, 2020!

NCUA EQUAL HOUSING LENDER

Home Equity Lines of Credit within draw period are not eligible to refinance. Offer does not apply to refinances of existing TopLine home equity loans or lines. Cannot use loan proceeds to pay off existing TopLine debt. Property must be the primary residence and located in MN. Property insurance is required. Commercial, agriculture and large acreage properties excluded from offer.

*Home Equity Line of Credit. APR means Annual Percentage Rate. 2.99% APR introductory rate will be fixed for 12 months; thereafter rate will revert to the current U.S. Prime rate plus margin, subject to as low as 3.75% APR floor and 17.99% APR maximum. This offer applies to new loans or increases of at least $10,000 only. Variable rates are subject to change monthly based on U.S. Prime indexed as low as plus 0% for loans with a combined loan to value of 80% or less. APR may vary based on credit profile, Loan to Value (LTV), term of loan and other criteria based on specific loan product. Prime rate on 10/01/20 was 3.25%. Loan subject to approval. Loan approval based on creditworthiness. Rates, terms and conditions subject to change. Some restrictions apply. Payment will be 1% of outstanding balance as of last day of the month and balloon lump sum payment may result at maturity.
† Closing costs waived for both home equity line and home equity loan. Does not include appraisal fee, if applicable.

TopLine's 22nd Annual Holiday Gift Drive

TopLine will host our 22nd annual Holiday Gift Drive to collect new toys for the Community Emergency Assistance Programs, Keystone Community Services and Avenues for Youth to help those in need this holiday season.

Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through **December 19, 2020**!

Happy holidays from your friends at TopLine.

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

David Ensteness CHAIR
Bill Akuma
Therese Kieffer
Mike Rogosheske
Mary Texer

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

NCUA EQUAL HOUSING LENDER

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

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 Federal Credit Union