



Federal Credit Union

Since 1935

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

Smart Sense

December 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.

Tips to Avoid Fraud

Do Online Searches

Type a company or product name into your search engine with words like "complaint" or "scam." Or search for a phrase that describes your situation to see if other people have reported them.

Sign up for Free Scam Alerts!

Get the latest tips and advice about scams from the FTC at ftc.gov/scams.

TopLine is here to help.

Please contact us anytime at **763-391-9494** or email Ask@TopLinecu.com.

i Visit www.TopLinecu.com or ftc.gov/scams 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%.

Earn cash back on your holiday shopping!

It's so easy! Just use your **TopLine Platinum or Platinum Rewards Visa®** between November 1 and December 31, 2020 for your holiday shopping and other purchases, and treat yourself to 5% Cash Back bonus* on Amazon and 2%* at Discount Stores and Wholesale Clubs – like Target, Walmart, Costco, Sam's Club, and more!

There's absolutely nothing you need to do!

Simply use your TopLine Visa — and start earning today!

Apply today if you don't have a TopLine Credit Card!

*Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$100. Cash back earnings will be deposited into your share savings account in January 2021. 5% cash back offer is earned on all book & stationary merchant code purchases, 2% on all discount store and wholesale club merchant code purchases, excludes balance transfers. Credit card account must be in good standing to receive the cash back earnings. Offer valid November 1, 2020 – December 31, 2020. TopLine is not affiliated with Amazon, Target, Walmart, Costco or Sam's Club.



TopLine's 22nd Annual Holiday Gift Drive



TopLine is hosting our 22nd annual Holiday Gift Drive for youth/young adults ages 1-24. We are collecting new toys, gifts for teens/young adults and personal care items to support Community Emergency Assistance Programs, Keystone Community Services and Avenues for Homeless Youth. Thank you for helping to make this holiday season special for young people in our communities.

i 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 TopLine!

Marvelous Member Moments at TopLine!



"I just wanted to drop a quick note of thanks for all of your help on our mortgage, and also with the refinance on our old house this spring! Living in the same house for 20 years, we didn't know what to expect and had heard horror stories from people about last minute issues, financing falling through, etc. Both of our closings with TopLine could not have gone smoother, you were great to work with and very helpful. We could not be happier to be long time TopLine members, and it's folks like you that make that the case. Thanks very much!" - Matt & Krisha F. (Member-Owner since 2002)

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

Yarning for a great cause!

TopLine's Knitting and Crochet Club is busy making scarves for local foster youth to be distributed during the month of December — just in time for the holidays!

If you'd like to get involved you can donate skeins of yarn or completed scarves at any TopLine branch location.

All donations must be received by December 11, 2020.

Thank you for helping us make a difference one stitch at a time!



TopLine wishes you a happy holiday season.

The holiday season is the perfect time for looking back with warm memories...and looking forward with new hopes and dreams. It's also the perfect time to acknowledge the people who've helped us get where we are today. That is why we would like to take this time to say **"THANK YOU"** to all of our great members!



To celebrate the holiday season, TopLine will be open until 1:00pm on Thursday, December 24, closed on Friday, December 25, open until 1:00pm on Thursday, December 31 and closed Friday, January 1, 2021.

From the TopLine family to yours... *Seasons Greetings and Happy New Year!*

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



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