



Federal Credit Union

Since 1935

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

# Smart Sense

February 2021

## 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

**Resist the pressure to act immediately.** Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

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

**i Visit [www.TopLinecu.com](http://www.TopLinecu.com) or [ftc.gov/scams](http://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. 2017 & newer model year.

**\$54.17** /MO

## Home Equity LOC

\$20,000 line and 3.25 APR\*\* where loan to value is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum.

\*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 2017 or newer vehicles. \*\*Variable rate is subject to change monthly and is based on the Wall Street Journal Prime Rate with margin added based on credit profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.



## NEW! Interest-Only Home Equity Line of Credit!\*

TopLine's **NEW** Home Equity Interest-Only Line of Credit (HELOC) allows you the flexibility to tap into the equity of your home for any reason.

Put the equity in your home to work by using the funds to pay for home improvements, tuition, auto purchase, debt consolidation, unexpected emergencies and more!

- 30-year term with 10-year draw period and 20-year repayment period.
- During the 10-year draw period, the rate is adjustable with minimum payments of interest only based on the outstanding balance or \$50.00, whichever is greater.
- 20-year repayment period: fully amortized principal and interest payment based on the balance at end of draw period.



**Get started today!** Apply online at [www.TopLinecu.com](http://www.TopLinecu.com), call 763-391-9494, or visit your local TopLine branch to learn more.

\*Loan subject to approval. Loan approval based on creditworthiness. Rates, terms and conditions subject to change. Some restrictions apply. For further information call 1-800-626-1448 or 763-391-9494, email Ask@TopLinecu.com or stop by any branch.

## Get ready to improve your card game...

Your TopLine Platinum VISA® credit card is about to get better! We are working on improving your hand—and your wallet—with our new credit card options!

## Our deal includes these new benefits:

- Cash Back Rewards\*
- Contactless / Tap to Pay with enhanced security
- Digital Wallets
- Real Time Account Alerts
- Worldwide Travel and Emergency Assistance\*\*



And you'll continue to ace it with No Annual Fees, No Foreign Transaction Fees and so much more.†

**Watch for more details over the coming months to play your cards right!**

**i All current credit card holders will receive their new card in early March 2021.**

\*On select TopLine VISA credit cards that include Platinum Rewards, Signature Rewards and Business. \*\*Certain terms, conditions and exclusions apply. Please see your Visa Benefits Package disclosure for further details. Or call the Toll-Free number on the back of your card or 1-800-VISA-911. †Other fees may apply. Visit [www.TopLinecu.com](http://www.TopLinecu.com) or call 763-391-9494 for further details.

# TopLine's 87<sup>th</sup> Annual Membership Meeting

TopLine's 2021 Annual Meeting will be held Thursday, April 8 at 4:00pm. This year's event will be held as a conference call. During the meeting, 2020 financial reports and the board of directors' election results will be presented.

- Reserve your spot online at [www.TopLinecu.com](http://www.TopLinecu.com) or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com). All reservations must be received by March 19, 2021.



## 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  
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David Ensteness CHAIR  
Bill Akuma  
Therese Kieffer  
Mike Rogosheske  
Mary Texer

## PRESIDENT & CEO

**Tom Smith**  
763-391-9494  
[President@TopLinecu.com](mailto:President@TopLinecu.com)

## TopLine Federal Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
763-391-9494  
800-626-1448  
[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)  
[www.TopLinecu.com](http://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. © 2021 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

## Looking to make a "Big Toy" purchase?

Don't take the fun out of your "big toy" purchase. Turn to TopLine for fast, easy and competitive financing.

**Be payment-free for 90 days<sup>†</sup> when you fund or refinance your recreational vehicle with TopLine.**

TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, snowmobiles, motorcycles and more, with flexible terms, competitive rates and a variety of repayment options.



**If you are looking to refinance, we do that too!**

**So don't wait, get pre-approved today!** Call us at **763-391-9494**, apply online at **[www.TopLinecu.com](http://www.TopLinecu.com)**, email **[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)** or stop by any branch to get pre-qualified for TopLine's competitive financing.

- Hurry, this special offer ends April 30, 2021!

<sup>†</sup>Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.

## TopLine closed on Presidents' Day — February 15, 2021

We value our employees just as much as our members. Because of that all TopLine locations will be closed on Monday, February 15, 2021 for an all-staff workshop. TopLine will resume normal business hours, Tuesday, February 16, 2021.

### 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](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

Connect with TopLine on social media!



**TopLine**  
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