



Federal Credit Union

Since 1935

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

Smart Sense

March 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

Check the privacy settings. It's a good idea to check the privacy settings of apps, devices, and online accounts. For example, review privacy settings when you get a notice from a company telling you that their privacy policies have changed.

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

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. 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.



Improve your (credit) card game...

Improve your hand (and your wallet) with our **NEW** credit card options!

We're ready to deal you these great benefits:

- Cash Back Rewards*
- Low Variable Rate^{††}
- No Annual Fee[†]
- No Foreign Transaction Fees[†]
- Tap to Pay with Enhanced Security
- Worldwide Travel and Emergency Assistance**



Plus, Extended Warranty Protection**, Road Dispatch®, Digital Wallets and more!

Apply Today! Online at www.TopLinecu.com, call us at 763-391-9494 or stop by any of our branch locations.

*On select TopLine VISA credit cards that include Rewards Visa Signature, Platinum Rewards, and Business. **Certain terms, conditions and exclusions apply. Please see Visa Benefits Package disclosure for further details or call 1-800-VISA-911. †Other fees may apply. Transaction fees include: Balance Transfer Fee (either \$10 or 2% of the amount of each transfer, whichever is greater), Cash Advance Fee (either \$10 or 2% of the amount of each cash advance, whichever is greater), and Penalty fees include: Late Payment (up to \$25), Returned Payment (up to \$25). ††Annual Percentage Rate (APR) is 9.25% to 17.89% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Rates subject to change. For current rates and other details please visit www.TopLinecu.com, call 763-391-9494, visit any branch, or refer to TopLine VISA Credit Card Agreement. Must be eligible for membership at TopLine. Membership is required to obtain a credit card. VISA® is a registered trademark of VISA, Inc. All rights reserved.

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

TopLine's **NEW** Home Equity Line of Credit Interest-Only allows you the flexibility to tap into the equity of your home for any reason, at any time!

Use the funds to pay for home improvements, tuition, auto purchase, debt consolidation, weddings, unexpected emergencies and more!

- Interest Only Payments
- Minimum loan amount: \$10,000
- Rate: Starts at 3.25% APR and is based on credit history. APR is variable.*
- Term: 30-year term with 10-year draw period and 20-year repayment period.*
- Payments: Interest only based on outstanding balance or \$50.00, whichever is greater.

Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or visit your local TopLine branch to learn more.

*Annual Percentage Rate (APR) starts at 3.25% to 8.24% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity, call 763-391-9494 or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product.



TopLine's 87th 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 or email Ask@TopLinecu.com. All reservations must be received by March 19, 2021.



Looking to make a "Big Toy" purchase?

Turn to TopLine for fast, easy and competitive financing.

Be payment-free for 90 days[†] 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, email 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!

[†]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.

March is Minnesota FoodShare Month.

TopLine will be helping to restock local agencies food shelves by hosting a food drive at all branch locations to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

It's easy! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 31, 2021!



BOARD OF DIRECTORS

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Paul Jacobsen VICE CHAIR
Joan Molenaar TREASURER
Pam Stegora Axberg SECRETARY
Kelly Breit DIRECTOR
Sherol Christian 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

TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494
800-626-1448
Ask@TopLinecu.com
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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