

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

# Smart Sense

May 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**

Do not click on links or attachments in emails or text messages that you do not recognize. If you hover over a link in an email, you will be able to see the location where the link will take you. Often, a link is suspect if it is long, confusing, contains typos, or mentions domains you do not recognize.

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

**Current Payments** 

\$297.64<sub>/MO</sub>
New Auto Loan

\$20,000, 75-month and 3.54%APR\*. Payment is \$14.89 per thousand dollars. 2017 & newer model year.

\$54.17<sub>/мо</sub>

### 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 .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.





# **TopLine Credit Union Foundation Fundraiser**

The Foundation is hosting its 5<sup>th</sup> Charitable Lawn Bowling Fundraiser. Proceeds will be used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts.

### **EVENT DETAILS**

Date: Thursday, July 15, 2021

**Location:** Brookview Golf and Lawn Bowling

**Time:** 10:00am-3:30pm

**Cost:** \$150 per player or other sponsorship

opportunities available

### Space is limited. Sign up by June 30, 2021!

Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause!

For more details, visit www.TopLinecu.com/Foundation/Fundraising-Event

We look forward to seeing you on the bowling greens!

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Federal Tax ID # is 46-4335752.

# **TopLine ATMs now accept Check and Cash Deposits!**\*

We are excited to let you know that TopLine ATM's now accept check and cash deposits.

Stop by the following locations to check it out: Brooklyn Park, Como Park, Maple Grove and Plymouth.



\*TopLine ATM deposit by Member: \$225 available immediately, and rest is a 2 day hold. Foreign ATM deposit by TopLine Member (includes shared branching): \$0 available immediately, and rest is a 5 day hold. TopLine ATMs do not accept non-member deposits.



## **Digital Wallets Now Available at TopLine!**

TopLine is excited to announce the launch of our new Digital Wallet capabilities for both our credit cards and debit cards.

**So how does it work?** Digital wallets contain digital versions of your credit card or debit card that are stored in wallet apps on your mobile device (smartphone, smartwatch, tablet). Instead of using



your plastic card to make purchases, digital wallets offer a convenient way to pay by allowing you to simply use your phone to pay in stores, in apps, or online.

### So how do I add my TopLine credit card or debit card to my digital wallet?

You will need to download your digital wallet of choice from the Apple App Store or the Google Play Store and follow the prompts to load your credit and/or debit cards. TopLine credit cards and debit cards are compatible with the following digital wallets: ApplePay, Google Pay, Samsung Pay, Fitbit and Garmin.

**Get started today!** Visit www.TopLinecu.com for more information or contact us if you have any questions at Ask@TopLinecu.com or 763-391-9494.

# Personal Care Drive at TopLine!

Help our neighbors in need! During the month of May TopLine is hosting a Personal Care Drive to support our community partners — Avenues for Youth and Keystone Community Services.

Personal care items such as shampoo, toothpaste, and hygiene products are essential for daily living and are needed to help families in our local communities.



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

• Suggested donation items include toothpaste, toothbrush, mouthwash, soap/lotion, shampoo/conditioner and more!

#### **BOARD OF DIRECTORS**

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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!











